



Quarterly Report & Statistical Bulletin

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1. OVERVIEW

Global economic growth was 3.6 percent in the first quarter of 2014, largely driven by Advanced Economies with easier financial market conditions and gradual improvement in consumer and business confidence. While Emerging Economies have benefited from stronger external demand, domestic demand remained weaker than expected in many of these economies. Pressures on exchange rates and inflation will force tighter monetary policy in these economies. The slowing of the Emerging Economies, especially China, can have a negative impact on commodity prices that are the main drivers of the growth in Developing Countries.

The major economic sectors of Guyana's economy are estimated to record mixed performances relative to the same period last year. The agriculture sector experienced increased production on account of increased output in the rice, sugar and forestry industries attributed to favourable weather conditions. The manufacturing sector recorded mixed output performance as detergents, margarine and stock feed increased while both alcoholic & non-alcoholic beverages and paints declined. The mining & quarrying sector recorded mixed performance with increased production for bauxite and stone and lower output for gold and diamond. The services sector's outturn was modest with increased activities in the financial & insurance, real estate, construction and electricity-generated sub-sectors. Urban consumer prices were estimated to increase by 0.4

percent due to moderate increases in food prices.

The overall balance of payments recorded a deficit of US\$70.3 million as compared to a deficit of US\$52.8 million for the same period last year. This was due mainly to a lower capital account surplus together with lower unrequited transfers. The current account deficit contracted mainly on account of lower payments for services and a lower merchandise trade deficit.

The overall value of transactions on the foreign exchange market was US\$1,478.8 million. This represents a decrease of 1.2 percent or US\$18.0 million compared with the same period last year. Lower volumes at the bank cambios were directly responsible for this performance. Greater volumes were recorded for the Bank of Guyana hard currency transactions, foreign currency accounts and soft currency trades. The receipts from gold, sugar and rice exports, together with remittances, were insufficient to offset the foreign exchange demand for imports. The market experienced net sales of US\$75.3 million. Although the market had pockets of intense US dollar demands, the stability of the Guyana dollar against the United States dollar was maintained. The rate depreciated by 0.12 percent to reach 206.50 at the end of March 2014.

The overall financial operation of the public sector deteriorated on account of a decline in Central Government financial operations. Non-Financial Public Enterprises' overall

deficit decreased due to lower current and capital expenditure.

Domestic debt stock as a proportion of GDP is estimated at 15.5 percent end-March 2014. This is relatively low by all debt sustainability measures and was largely due to prudent policies and robust growth of the economy. As a percentage of GDP, domestic debt service payments are estimated at 0.6 percent at end-March 2014, adequately below all liquidity measures.

The stock of external debt fell on account of lower disbursements of US\$5.1 million by the Inter-American Development Bank for project financing and the delivery of US\$30.9 million credit under the Venezuelan PetroCaribe Agreement.

The monetary aggregates of reserve and broad money declined by 4.7 percent and 1.4 percent respectively, during the first quarter of 2014. The former was mainly due to a decline in liabilities to commercial banks and currency in circulation while the latter reflected a reduction in net foreign assets. Private sector credit grew by 0.7 percent while the commercial banks' interest rates trended downwards. However, treasury bill rates increased while the prime lending rate remained stable.

The financial system maintained its stability during the first quarter of 2014, with the Licensed Depository Financial Institutions

(LDFIs) being adequately capitalised, highly liquid and profitable. Capital Adequacy Ratio (CAR) remained in excess of the prudential 8 percent benchmark for all the LDFIs. When compared with the same quarter of 2013, this quarter's asset quality registered some deterioration with an 8.2 percent increase in non-performing loans to account for 4.8 percent of total loans.

In 2014, the Guyanese economy is expected to continue on its growth path with contribution from all the major sectors. Inflation is projected at 5.0 percent on account of increases in fuel and commodity prices. The balance of payments is expected to record a lower deficit in 2014. Higher inflows are expected from bilateral and multilateral agencies.

Bank of Guyana endeavors to target monetary aggregates to maintain price stability as well as to provide an environment for credit growth so as to enhance economic activity. The Bank emphasizes that a prudent fiscal stance by the central government will facilitate a more efficient monetary policy. □

2. REVIEW OF THE FIRST QUARTER FOR 2014

PRODUCTION

Preliminary estimates indicate moderate economic growth during the review period compared with the corresponding period last year. The following performances were noted; in the agricultural sector, sugar output increased by 17.2 percent due to favourable weather conditions and rice increased by 9.6 percent due to increase in acreage and yield per acre. Forestry output rose by 97.3 percent as a result of increased logging activities especially logs of other species. Moreover, total shrimp catch and egg production increased by 26.8 percent and 21.9 percent respectively. However, output of poultry meat and fish catch decreased by 2.5 percent and 18.8 percent respectively.

The manufacturing sector registered mixed performance with a decrease in the production of both alcoholic and non-alcoholic beverages by 5.8 percent and 18.5 percent respectively. This weak performance was due to a decline in outdoor social events in the first quarter. The production of liquid pharmaceuticals increased by 23.1 percent on account of higher local and international demand while paints declined by 6.3 percent. Similarly, there was increased production in detergents, margarine and stock feed by 28.2 percent, 4.4 percent and 0.4 percent respectively.

The mining and quarrying sector registered mixed performance with an increase in

bauxite production by 0.8 percent due to improved demand for the various grades of bauxite. However, gold declaration declined by 12.2 percent due to increased volatility in world market gold prices. Diamond production also declined by 30.3 percent due to lower investments. In the quarrying sector, stone production increased by 21.7 percent due to an upward demand in the construction sector while sand declined by 43.0 percent.

The services sector's outturn was modest with increased activities in the financial & insurance, real estate, construction and electricity-generated sub-sectors.

INFLATION

The Urban Consumer Price Index (CPI) was estimated to increase by 0.4 percent, March year-to-date, compared with 0.57 percent decline in the corresponding period in 2013. This outturn was due to estimated moderate increases in prices of food and fuel & fuel related products. In the sub-categories of food, price increases were estimated to be driven by sugar, honey & related products, meat and milk products.

BALANCE OF PAYMENTS

The overall balance of payments recorded a larger deficit of US\$70.3 million for the first quarter of 2014 from a deficit of US\$52.8 million for the corresponding period last

year. This downturn was primarily due to a lower capital account surplus along with lower unrequited transfers.

The current account deficit narrowed by 35.6 percent or US\$66.2 million to reach US\$119.6 million. This outturn was mainly due to a lower merchandise trade and services account deficit.

Lower imports of US\$49.2 million resulted in the merchandise trade deficit contracting by 12.1 percent or US\$21.4 million to reach US\$155.4 million. Merchandise imports declined by 10.9 percent to US\$401.7 million due to a 25.7 percent, 6.9 percent and 4.3 percent decline in imports of capital goods, intermediate goods and consumption goods respectively.

Export receipts fell by 10.1 percent or US\$27.7 million to US\$246.3 million. This was mainly due to a decline in export receipts of gold by US\$28.3 million and rice by US\$7.9 million.

The deficit on the services account contracted by US\$49.1 million to reach US\$45.2 million on account of lower payments for non-factor services. Remittances declined by 5.1 percent or US\$4.4 million to US\$81.0 million compared to the corresponding period for 2013.

The capital account registered a lower surplus of US\$66.1 million on account of lower portfolio investment which decreased to US\$5.0 million from US\$11.7 million, and lower foreign direct investment which fell to US\$53.4 million from US\$89.3 million in March 2013. Inflows from bilateral and

multilateral agencies declined by 10.6 percent to US\$36.1 million mainly due to disbursements from PetroCaribe.

The overall deficit on the balance of payments was financed mainly by a drawdown of gross international reserves which were equivalent to 4.3 months of imports at the end of the quarter.

FOREIGN EXCHANGE MARKET

The aggregated amount of foreign currency transactions fell by 1.2 percent to US\$1,478.8 million compared with US\$1,496.8 million in the first quarter of 2013. Total reported purchases and sales were US\$701.7 million and US\$777.0 million respectively.

Transactions processed at the cambios as a whole were US\$703.2 million. This segment of the market recorded a decrease of US\$160.7 million or 18.6 percent in the value of trades. At the Bank, hard currency inflows and outflows grew to US\$252.9 million, up from US\$223.9 million at the end of the first quarter of 2013. Net outflows were US\$57.1 million. The value of foreign currency account transactions grew substantially by 27.8 percent to US\$518.9 million. However, debits surpassed credits by US\$18.3 million. Soft currency transactions showed a marked increase for the first time in recent years, totaling US\$3.9 million, an increase of 36.1 percent or US\$1.0 million.

The banks continued to dominate cambio trades. Total turnover was US\$679.9 million

or 96.7 percent of the entire cambio market volume. However, turnover fell by 18.6 percent compared with the corresponding period last year. The value of foreign exchange activities at the non-bank cambios showed an increase of 8 percent, reversing the recent trend. Trades amounted to US\$23.3 million against US\$21.6 million at March 2013. The non-banks account for 3.3 percent of cambio market turnover.

Hard currency purchases and sales effected by the Bank of Guyana were US\$97.9 million and US\$155.0 million respectively. These receipts and payments totalled US\$87.5 million and US\$136.4 million respectively, for the associated period in 2013. The higher level of transactions stem from increased revenue from gold and returns on investments. Export proceeds linked to the sale of gold contributed to 47.8 percent of overall hard currency receipts. Fuel imports represented the largest category of total payments, amounting to 77.9 percent. The Bank of Guyana sold US\$14.05 million to the commercial banks.

The debits and credits of authorized foreign currency accounts at the commercial banks were US\$268.6 million and US\$250.3 million respectively. This indicated net withdrawals of US\$18.3 million from these accounts. The categories of mining and dredging, insurance and finance, rice, fishery and forestry recorded the highest volumes. In the corresponding period last year, withdrawals and deposits of these accounts were US\$215.8 million and US\$190.3 million respectively.

Interbank trade amounted to US\$5.31 million, compared with US\$1.0 million for the same period last year.

The US dollar is established as the most traded currency on the market. US dollar transactions accounted for 89.6 percent of overall market activity. The market share of transactions which required the pound sterling, Canadian dollar or euro were 2.6 percent, 2.4 percent and 5.4 respectively.

CARICOM currency transactions showed a marked increase of 36.1 percent, even as growth and employment improved slightly in the region. The combined value of such trades amounted to US\$3.9 million from US\$2.8 million at March 2013. Growth and employment in the region has been improving. The market share of the Barbadian dollar was 63.5 percent, followed by the EC dollar with 21.0 percent while the Trinidad and Tobago dollar accounted for 15.0 percent of aggregate turnover.

The Guyana dollar vis-à-vis the United States dollar, depreciated by 0.12 percent to G\$206.50 at end March 2014. The Bank's weighted mid-rate is only referenced for official transactions. The rate fluctuated between G\$206 and G\$206.50 during the first quarter of 2014. The un-weighted rate also experienced a depreciation of 0.12 percent, from G\$204.75 at December 2013 to G\$205.00 at the end of the review period.

The average buying rate of bank cambios depreciated to G\$205.91 from G\$203.97 at December 2013. The average selling rate also depreciated, moving to G\$209.62 from G\$206.79 at December 2013. A similar

trend was observed at the non-bank cambios, but exchange rates were lower than their counterparts. The average buying and selling rates depreciated to G\$204.45 and G\$207.81 respectively. At the end of 2013 the according buying and selling rates were \$201.39 and G\$205.60.

The difference between the banks' and non-banks' buying rates contracted to G\$1.46 from G\$2.57 in December 2013. Both banks and non-banks reported higher buying and selling rates during the review period. The difference in the selling rates of the bank and non-bank cambios was \$1.81 compared with G\$1.19 for 2013. For the first time since 2011, the bank spreads again exceeded those of the non-banks. The spread at the banks was greater at G\$3.72, while the non-banks' spread decreased to G\$3.36. The total cambio market spread decreased to G\$3.54 at the end of the review period from G\$3.78 at the end of 2013.

PUBLIC FINANCE

Central Government's overall surplus decreased due to a reduction in current revenue and higher current and capital expenditure when compared to end-March 2013. Current revenue declined due to lower excise taxes and dividends, while current expenditure expanded on account of higher employment cost and materials and supplies. Capital expenditure increased due to the continuation of infrastructural projects, including the CJIA modernisation project and the commencement of targeted environmental enhancement and rural

enterprise programmes. Capital revenue was lower due to a reduction in project grants.

Non-Financial Public Enterprises overall deficit decreased by 23.3 percent to G\$2,232 million, due to lower current expenditure. Current expenditure decreased by 5.9 percent to G\$26,830 million due to lower payments to creditors, employment cost and repairs & maintenance. Current revenue declined by 3.1 percent or G\$827 million to G\$25,666 million, primarily owing to lower export sales and receipt from debtors. Local receipts were higher by 5.5 percent to G\$880 million, mainly on account of the increase in contributions from the National Insurance Scheme and the Guyana Power and Light (GPL). Conversely, capital expenditure was lower by G\$0.7 million to G\$844 million.

National Insurance Scheme overall balance increased by G\$276 million due to an increase in employed and self employed contributions.

PUBLIC DEBT

The stock of domestic debt decreased by 3.9 percent to G\$94,916 million from the end-December 2013 position, while external public and publicly guaranteed debt declined by 4.6 percent to US\$1,189 million. The stock of domestic debt decreased as a result of lower issuance of 364-day treasury bills while the stock of debentures remained constant at G\$3,898 million.

The decline in the stock of external debt was due to lower disbursements of US\$5.1 million by the Inter-American Development Bank for project financing, delivery of US\$30.9 million credit under the Venezuelan PetroCaribe Agreement and the debt write off of US\$35.9 million under the CARICOM Multilateral Clearing Facility.

Domestic debt service payments decreased by 78.0 percent to G\$339 million primarily due to a 38.9 percent decline in interest payments on treasury bills. External debt service was higher by 8.0 percent or US\$1.2 million to US\$16.6 million, due to the repayment of principal and interest payments to multilateral Institutions and the continuation of both principal and interest payments to India and China.

MONETARY DEVELOPMENTS

Reserve money contracted by 4.7 percent or G\$5,434 million to G\$109,828 million from its December 2013 level, reflecting an 8.6 percent or G\$12,765 million decline in net foreign assets. Net domestic assets also contracted by 22.5 percent or G\$7,332 million from its end-December 2013 level reflecting a 4.8 percent decline in liabilities to commercial banks while currency in circulation was lower by 4.6 percent.

Broad money declined by 1.4 percent due to a reduction in the net foreign assets of both the Bank of Guyana and the commercial banks. Net domestic credit and other items (net) increased by G\$21,896 million and G\$10,507 million respectively. The decline in broad money is reflected in a contraction

in both the narrow-money and quasi-money. Narrow-money, consisting of currency in circulation, private sector demand deposits and cashiers cheques & acceptances, declined by 3.9 percent on account of lower currency in circulation as well as cashiers & acceptances. Quasi-money, which consists of time and savings deposits, fell marginally by G\$39 million to reach G\$198,187 million. Time deposits declined by 5.1 percent while savings deposits increased by 0.7 percent.

Total deposits by residents fell by 3.5 percent to G\$318,599 million while non-residents deposits contracted by 6.7 percent to G\$9,573 million. Private sector deposits, which accounted for 77.2 percent of total deposits by residents, increased by 1.2 percent.

Net domestic credit of the banking system expanded by 17.7 percent to G\$145,686 million from the December 2013 level of G\$123,790 million. This expansion was on account of a 42.3 percent growth in net credit to the public sector as well as a 21.0 percent decline in the deposits of the non-bank financial institutions.

Private sector credit continued to expand, albeit at a slower rate of 0.7 percent compared with an increase of 1.2 percent one year ago. This credit growth stemmed from the manufacturing, construction & engineering, real estate mortgage and mining sectors which grew by 5.6 percent, 3.8 percent, 3.5 percent and 3.1 percent respectively. However, credit to the distribution sector declined by 2.9 percent while personal loans were lower by 2.8 percent.

The public sector (net) position worsened by 42.3 percent or G\$15,305 million from G\$36,146 million at end-2013. Net credit to the central government grew by 51.4 percent or G\$8,579 million to G\$25,255 million in March 2014. The public enterprises remained a net depositor but was lower by 28.2 percent while the net deposits of the other public sector increased by 36.0 percent.

The net foreign assets of the banking system contracted by 8.2 percent to US\$877.0 million. This was due to a decline in the net foreign assets of both the Bank of Guyana and the commercial banks by 8.7 percent and 6.5 percent respectively. At the end of March 2014, the Bank of Guyana's net foreign assets stood at US\$653.9 million while that of the commercial banks was US\$223.1 million.

The overall liquidity of the banking system decreased by 10.4 percent to G\$111,120 million mainly on account of lower balances held in banks locally and abroad. Consequently, the ratio of excess liquid assets to total liquid assets decreased from 47.4 percent at end-December 2013 to 38.2 percent at end-March 2014.

There were marginal movements in interest rates during the review period. The 91-day treasury bill yield increased by 7 basis points to 1.52 percent while the yields on the 182-day and 364-day treasury bills were stable at 1.25 percent and 1.17 percent respectively. This was as a result of the competitive bidding for treasury bills. The small savings rate declined by 8 basis points while the weighted average time

deposit rate increased by 2 basis points. The weighted average lending rate of the commercial banks declined by 21 basis points while the average prime lending rate was stable at 12.83 percent.

NON-BANK FINANCIAL INSTITUTIONS (NBFIs)

The financial resources of the Non-Bank Financial Institutions (NBFIs), which includes depository and non-depository financial institutions, increased by 8.6 percent to G\$188,151 million at end-March 2014. The sector's share of total assets in the financial sector also increased from 29.5 percent to 32.1 percent.

The increase in the NBFIs' assets was due to a 16.1 percent (G\$13,371 million) and 16.8 percent (G\$902 million) increase in other liabilities and insurance premiums, respectively. Foreign liabilities and pension funds expanded by 2.4 percent and 1.1 percent respectively, while deposits remained unchanged.

Investments in all sectors except the banking system recorded increases during the period under review. Investments in the Government of Guyana's securities increased by 45.0 percent (G\$2,017 million). Similarly, private sector investments expanded by 14.8 percent (G\$13,618 million) and represented 56.1 percent of total assets while other assets grew by 3.8 percent (G\$927 million). Claims on the banking system decreased by 14.0 percent (G\$3,604 million), while those on the foreign sector rose by 7.0 percent.

FINANCIAL STABILITY ASSESSMENT

The capital adequacy ratio (CAR) was 24.3 percent at end-March 2014, up from 22.4 percent at end-March 2013. The higher ratio resulted from the 19.3 percent (G\$8,215 million) growth in qualifying capital and a 10.1 percent (G\$19,203 million) increase in risk-weighted assets.

During the quarter, all of the Licensed Depository Financial Institutions (LDFIs) recorded increases in their risk-weighted assets, while seven recorded growth in their qualifying capital thereby contributing to the higher CAR.

Non-performing loans of the LDFIs as a share of total loans were 4.8 percent during the review period, compared with 5.1 percent recorded for the 2013 corresponding period. The foregoing change resulted from the 14.6 percent increase in total loans combined with the 8.2 percent increase in non-performing loans. The ratio of provision for loan losses to non-performing loans moved from 76.1 percent at the end of March 2013 to 74.3 percent at the end of March 2014. This was due largely to the 8.2 percent increase in non-performing loans.

Exposure to the top twenty borrowers amounted to G\$56,867 million, 11.7 percent above the end-March 2013 level. Four of the eight LDFIs were responsible for the increase in exposure to the industry's top twenty borrowers. The ratio of exposure to the top twenty borrowers to total exposure moved from 15.6 percent at the end of

March 2013 to 14.2 percent at the end of March 2014.

For the quarter ended March 31, 2014, the gross income of the LDFIs grew 11.4 percent over the corresponding period last year to reach G\$8,284 million. The growth was largely attributed to increases in interest income and foreign exchange gains of 11.4 percent and 11.9 percent respectively.

The LDFIs' aggregate operating expenses expanded 12.8 percent to reach \$4,340 million, mainly on account of increases of 16.3 percent and 17.8 percent in other operating expenses and salaries/staff costs respectively. The rise in other operating expenses resulted from increases recorded by six LDFIs ranging between 2.8 percent and 45.3 percent, while the growth in salaries/staff costs resulted from increases by all the LDFIs ranging between 1.3 percent and 102.0 percent.

Interest income was 11.9 percent higher when compared with end-March 2013, while interest expense declined 3.2 percent for the same period.

Net income before tax for the LDFIs of G\$3,938 million was 9.7 percent above the end-March 2013 level, while net income after tax reflected a 12.6 percent growth to close at G\$2,773 million.

The average level of liquid assets held by the LDFIs amounted to G\$117,346 million, five percent below the average level recorded for the corresponding period last year. This decline reflected decreases in net

balances due from LDFIs in Guyana, deposits with BOG, and cash-in-hand.

MONETARY POLICY

Bank of Guyana's monetary policy continued to focus on the attainment of price stability and provision of adequate level of liquidity for credit expansion and economic growth. The Bank seeks to allow the expansion of broad money along a path consistent with projections for output and inflation. Thus, weekly targets for broad money are translated into targets for base money using the money multiplier. To achieve these weekly base money targets the Bank focuses on the effective management of excess liquidity in the financial system through its Open Market Operations (OMOs).

During the review period, reserve money fell by G\$5,434 million compared with a decline of G\$1,019 million for the corresponding period in 2013. There were ten (10) issues of treasury bills amounting to G\$28,860 million. Redemptions amounted to G\$32,760 million. Consequently, there was a net redemption of treasury bills of G\$3,900 million. Treasury bills were issued when reserve money exceeded the targeted levels and was deemed likely to adversely affect the stability of the major financial indicators.

BANK ACTIVITIES

Currency Operations

The Bank has a statutory obligation to issue the country's notes and coins under section

21(1) of the Bank of Guyana Act 1998, No. 19 of 1998. This obligation was discharged through the Currency Division of the Operations Department.

The total supply of currency in 2014 registered an increase of 16.8 percent over 2013. The increase was due to a higher opening stock and the higher level of currency withdrawn from circulation. The introduction of a \$5000 note in December 2013 contributed to the higher level of withdrawals.

Notes

The total value of currency notes in circulation (including notes held in the vaults of commercial banks) at the end of the first quarter of 2014 amounted to G\$61.6 billion, an increase of 6.3 percent when compared with a circulation of G\$57.9 billion in 2013. The share of G\$1,000 notes in the total value of notes in circulation decreased to 79.8 percent from 94.7 percent in the previous year. This was as a result of the introduction of the G\$5000 note in December 2013 which accounted for a share of 15.1 percent in the total value of notes in circulation. The share of G\$500 and G\$100 notes saw marginal decreases from 2.2 percent to 2.1 percent and from 2.2 percent to 2.1 percent respectively in comparison to the previous year. Conversely the share of G\$20 notes in the total value of notes in circulation increased marginally to 0.9 percent.

The policy of ensuring that only acceptable quality notes are in circulation was continued. This was achieved by regular withdrawals of mutilated, defaced or

otherwise poor quality notes and replacing them with new notes. Mutilated, defaced and poor quality notes amounting to G\$98.2 million were submitted for replacement in the first quarter of 2014 compared with G\$144.3 million for the corresponding period in 2013.

Coins

Coins issued by the Bank amounted to G\$870 million at the end of the first quarter of 2014, an increase of 6.1 percent above the G\$820 million in 2013. The share of G\$10 (43.9 percent) in the total value of coins in circulation was 5.3 percentage points more than that of the G\$5(38.6 percent) coin while the G\$1 coin continued to have the lowest share of coins in circulation(17.5 percent). In terms of the total quantity of coins issued, the G\$1 coins accounted for a 59.1 percent share. The shares of G\$5 and G\$10 coins accounted for 26.1 percent and 14.8 percent respectively.

Payments System

During the first quarter of 2014, 232,987 low-value transactions (LVT) were settled through the National Clearing House (NCH), a marginal decrease of 0.9 percent when compared with the volume recorded for the corresponding period in 2013. The volume of high-value transactions (HVT) increased by 3.8 percent to reach 34,082. The overall value of total transactions decreased by 5.0 percent to G\$269 billion when compared to the corresponding period in 2013. High-value transactions decreased from G\$198.8 billion to G\$181.5 billion and low-value transactions rose from G\$83.8 billion to G\$87.5 billion in 2014. The shares of HVT

in total value of transactions decreased from 70.3 percent in 2013 to 67.5 percent in 2014. Conversely, the share of LVT increased to 32.5 percent in 2014 from 29.7 percent in the previous year. The average value of HVT fell by 13.8 percent in 2014 to 5.3 million, while the average value of LVT rose by 5.1 percent in 2014 to reach G\$0.38 million.

THE GLOBAL ECONOMY

Global economic growth was 3.6 percent in the first quarter of 2014, largely driven by Advanced Economies with easier financial market conditions and gradual improvement in consumer and business confidence. While Emerging Economies have benefited from stronger external demand, domestic demand remained weaker than expected in many of these economies. Pressures on exchange rates and inflation will force tighter monetary policy in these economies. The slowing of the Emerging Economies especially China can have a negative impact on commodity prices that are the main drivers of the growth in Developing Countries.

Advanced Economies

Growth in the United States appears solid at 2.7 percent in the first quarter despite at a lower level when compared to the pre-crisis period. The growth was driven by higher levels of consumption, investments and inventory accumulation. Higher equity and home prices were supporting the recovery and growth in the US economy.

The Euro Area grew by 1.3 percent in the first quarter of 2014. The modest recovery

even through weak and fragile is a turnaround from the recession that threatened the Euro Area early last year. Growth in the Euro Area was driven mainly by the strong performance of Germany and France the two larger economies in that group. Accommodative monetary policy continued in the Euro Area as the financial system repaired their balance sheet damage. However, inflation and consumption continued to be depressed in the first quarter of 2014. Japan showed positive growth of 1.2 percent in the first quarter. The Japanese economy remained in a stimulus driven recovery with the front loading of spending, inflation started to rise after a long period of deflation.

The first quarter of 2014, saw inflation being kept at a minimum in most of the developed countries. In the U.S., inflation hovered around 1.6 percent while in the UK it was around 1.9 percent. However, the Euro Area continued to experience depressed inflation of 0.9 percent. Despite soft monetary policies, the Euro Area expectation is down as threat of a period deflation seemed to be on the horizon. Japan's economy, which moved away from deflation to a rise in inflation expectations, recorded a 2.3 percent level of inflation.

Emerging Economies

Output in Emerging Economies was sustained by industrial activities and exports. China and India continued to be the main centers of growth, with output growing by 7.5 percent and 5.4 percent respectively. Russia's economy grew by 1.3 percent due to favorable commodity prices. Brazil grew by 1.8 percent while Mexico grew by 3.0

percent as both countries benefited from the favorable recovery in the US.

Despite positive growth, underemployment and threats of higher inflation continues to threaten the macroeconomic stability of Emerging Economies. Inflation was 10.1 percent in India, while China controlled its level of price inflation to 5.0 percent in the first quarter of 2014. Brazil's inflation was 6.3 percent.

Developing Countries

During the first quarter of 2014, Developing Countries' growth continues to be driven by buoyant commodity prices and an increased output in services. Sub-Saharan Africa grew by 5.4 percent while Latin America & the Caribbean countries grew more slowly by 2.5 percent. Foreign direct investment flow was mainly to the mining sector. However, domestic demand continued to lag despite higher levels of financial activity. Lower demand in Developing Countries subdued the rate of price increases. However, net food importers experienced some levels of higher consumer prices.

Caribbean Economies

The Caribbean Economies have not recovered from sluggish output level due to a decline in tourism and off shore financial centers. The recovery in Developed Countries has not returned to the pre-crisis level and as such tourist flow to the Caribbean lagged.

Guyana, Suriname and Belize are experiencing more favorable growth due to buoyant commodity prices. Most of the Caribbean Economies have controlled the

rise in prices in the early 2014 period. However, unemployment continued to be a major concern in most economies of the

Caribbean reaching 10.0 percent and higher in some Island Economies. □

3. OUTLOOK

Global growth prospect in 2014 will be propelled by stronger performance from the Advanced Economies and the sustained performance of Developing Countries. The contribution of Emerging Economies will be uneven with those economies with the fiscal space being able to sustain its growth level. Tighter monetary policy will slow the growth of some of the Emerging Economies without the fiscal flexibility. The improved economic performance in Advanced Countries is expected to impact favourably on commodity prices which is an important source of growth in Developing Countries. Global growth is still fragile despite improved prospects and significant downside risks remain. Low interest rates and stagnation still haunts the Euro Area and Japan. Many Emerging Economies faced the risk of lower capital flows that can spill over to Developing Countries.

Guyana's economy is projected to grow by 5.6 percent in 2014. All the major economic sectors; agriculture, mining, services and manufacturing are anticipated to contribute to economic growth. Inflation is projected at 5.0 percent on account of increases in fuel and commodity prices.

Higher economic growth, increased export earnings and capital inflows are forecasted to favourably impact the overall balance of payments to record a lower deficit for 2014. The current account deficit is expected to be negatively impacted from the merchandise and services import bill which would be partly offset from high export earnings. The capital account is projected to remain in a

surplus, benefitting from flows to the public sector from bilateral and multilateral agencies, and to the private sector through foreign direct investments.

The Guyana dollar against the US dollar is expected to be relatively stable for the rest of 2014 based on an improved BOP situation. At the end of 2014, gross international reserves of the Bank of Guyana are projected at US\$689.8 million. Total receipts are projected at US\$608.9 million. The main sources of inflows are from the International Financial Institutions US\$37.2 million, Guyana Gold Board US\$363.0 million, Guyana Sugar Corporation US\$41.6 million and other receipts of US\$167.1 million. Total payments are targeted at US\$691.4 million. The two major outflow categories are debt servicing totalling US\$52.6 million and imports of US\$631.8 million. The value of fuel imports will account for 71.3 percent or US\$493.1 million of total hard payments.

The Central Government's overall balance is estimated to deteriorate on account of higher current and capital expenditure. Conversely, the current account surplus is expected to increase due to higher current revenue, while grant flows are expected to decrease at the end of 2014.

Non-Financial Public Enterprises overall balance is expected to shift from a deficit to a surplus on account of higher current revenue and lower current expenditure. This outcome will cause an increase in the current account balance/surplus. The capital

account is expected to record a lower deficit due to reduced spending. This position will be financed by external borrowing and domestic financing.

The stock of domestic and external debt are both expected to expand due to an increase in the issuance of treasury bills and an expansion in the disbursement of loans, respectively. Domestic debt service is anticipated to decrease due to lower interest rates, while external debt service is projected to increase due to scheduled

repayments to bilateral and multilateral creditors.

The outlook for real economic growth continues to be optimistic for the rest of the year. Against this background, the Bank will continue to manage the expansion in base money through its Open Market Operations (OMOs) and seek to maintain low inflation. The Bank will also ensure that credit to the private sector is encouraged to facilitate growth in the economy. □

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BANK OF GUYANA: ASSETS
(G\$ MILLION)

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End of Period	Total Assets	Foreign Assets					Claims on Central Government				Advances to Banks	Other	
		Total	Gold	Foreign Balances	SDR Holdings	Market Securities	Total	Securities	T/Bills	Advances		Non-Interest Debentures	Other
2004	106935.9	44909.9	114.2	22377.3	1318.0	21100.5	1174.3	-	1174.3	-	-	46873.4	13978.3
2005	114800.9	50159.3	79.2	17338.9	103.4	32637.9	1024.7	-	1024.7	-	-	45771.8	17845.0
2006	121408.4	55721.8	79.5	16776.8	310.5	38555.0	3070.1	-	3070.1	-	-	45415.9	17200.7
2007	130792.1	63594.8	-	14314.9	93.3	49186.6	1024.8	-	1024.8	-	-	44688.3	21484.2
2008	157013.9	73252.8	-	38664.7	5.4	34582.7	1174.3	-	1174.3	-	-	45537.8	37049.0
2009	214867.0	127508.6	-	18199.0	760.0	108549.7	2310.7	-	2310.7	-	-	44431.6	40616.0
2010	240418.2	158740.2	-	38949.0	407.5	119383.7	1026.1	-	1026.1	-	-	44448.3	36203.7
2011													
Mar	239163.5	159404.4	-	50058.4	428.3	108917.7	1023.1	-	1023.1	-	-	44448.3	34287.8
Jun	234514.8	158764.9	-	52310.7	1093.6	105360.6	993.4	-	993.4	-	-	44448.3	30308.2
Sep	245316.7	164121.4	-	31095.3	829.5	132196.6	993.4	-	993.4	-	-	44448.3	35753.7
Dec	240564.4	162659.9	-	30621.9	804.6	131233.3	995.1	-	995.1	-	-	44109.5	32799.8
2012													
Jan	246347.4	166975.6	-	36255.0	2793.5	127927.1	995.1	-	995.1	-	-	44109.5	34267.1
Feb	247821.0	168582.1	-	24405.4	2167.9	142008.7	993.6	-	993.6	-	-	44109.5	34135.8
Mar	249005.4	165314.7	-	13853.9	1554.0	149906.7	993.3	-	993.3	-	-	44109.5	38587.9
Apr	249318.1	161693.7	-	21994.8	1553.7	138145.2	1389.8	-	1389.8	-	-	44109.5	42125.1
May	242423.2	156577.4	-	17831.5	1480.5	137265.4	993.3	-	993.3	-	-	44109.5	40743.0
Jun	238553.2	155549.8	-	20667.7	1480.5	133401.6	1062.4	-	1062.4	-	-	44109.5	37831.4
Jul	242299.6	160340.6	-	26360.6	1480.5	132499.5	1062.4	-	1062.4	-	-	44109.5	36787.1
Aug	249548.1	167133.0	-	33978.8	883.5	132270.7	1062.4	-	1062.4	-	-	44109.5	37243.2
Sep	259759.2	176871.8	-	29485.9	294.8	147091.2	1062.4	-	1062.4	-	-	44109.5	37715.4
Oct	257946.5	173923.5	-	23691.6	379.7	149852.2	1062.4	-	1062.4	-	-	44109.5	38851.1
Nov	259227.7	173767.5	-	23183.8	374.4	150209.3	1138.2	-	1138.2	-	-	44109.5	40212.5
Dec	259487.1	174968.2	-	22541.5	374.4	152052.3	994.4	-	994.4	-	-	43305.4	40219.0
2013													
Jan	251218.4	170847.4	-	17822.6	1645.8	151378.9	994.4	-	994.4	-	-	43305.4	36071.1
Feb	250509.7	165397.4	-	11407.4	1052.0	152938.1	993.5	-	993.5	-	-	43305.4	40813.3
Mar	251925.0	166751.3	-	13220.4	463.3	153067.7	993.6	-	993.6	-	-	43305.4	40874.7
Apr	251955.2	164655.7	-	11486.1	1098.8	152070.7	993.4	-	993.4	-	-	43305.4	43000.6
May	242471.8	156963.4	-	11196.7	1063.9	144702.8	993.4	-	993.4	-	-	43305.4	41209.6
Jun	231053.3	150223.6	-	10144.5	1063.9	139015.2	993.4	-	993.4	-	-	43305.4	36530.9
Jul	219355.0	138880.6	-	8908.4	2301.3	127671.0	993.4	-	993.4	-	-	43305.4	36175.6
Aug	219091.0	138622.0	-	10917.6	1723.3	125981.1	993.4	-	993.4	-	-	43305.4	36170.2
Sep	212985.0	135493.6	-	12039.3	1150.4	122304.0	993.4	-	993.4	-	-	43305.4	33192.5
Oct	214103.7	139648.1	-	18875.2	1357.1	119415.9	993.4	-	993.4	-	-	43305.4	30156.8
Nov	207635.2	143341.3	-	20173.1	1352.3	121816.0	993.5	-	993.5	-	-	43305.4	19995.0
Dec	234686.8	160196.1	14,868.6	23822.7	1352.3	120152.6	3483.3	-	3483.3	-	-	42050.6	28956.7
2014													
Jan	230511.5	157243.6	15,426.1	16474.0	1352.3	123991.3	2986.3	-	2986.3	-	-	42050.6	28231.0
Feb	223380.4	149678.8	16,411.0	12154.6	771.6	120341.5	993.7	-	993.7	-	-	42050.6	30657.3
Mar	222120.7	146402.8	16,032.7	12172.6	198.7	117998.8	2985.6	-	2985.6	-	-	42050.6	30681.6

Source: Bank of Guyana

BANK OF GUYANA: LIABILITIES
(G\$ MILLION)

Table 1.2

End of Period	Total Liabilities	Currency			Deposits						Capital and Reserves		Allocation SDRs	Other
		Total	Notes	Coins	Total	Gov't	Int'l Orgs.	Banks		Other	Authorised Share Cap.	Other Reserves		
								EPDs	Other					
2004	106935.9	21778.0	21380.9	397.1	75538.1	24785.7	25626.5	61.7	21451.9	3612.3	1000.0	4173.6	4161.0	285.2
2005	114800.9	23936.2	23498.3	437.9	80355.2	21809.0	29175.8	61.7	24616.7	4692.0	1000.0	3837.1	4407.8	1264.6
2006	121408.4	28611.7	28132.8	479.0	81684.8	36674.5	20375.0	61.7	21902.3	2671.2	1000.0	4447.5	4274.9	1389.6
2007	130792.1	33213.6	32675.7	537.9	85021.9	36481.0	20361.0	61.7	21207.8	6910.3	1000.0	4649.3	4468.0	2439.2
2008	157013.9	37854.8	37258.2	596.6	105058.4	40933.3	21128.9	61.7	20276.1	22658.5	1000.0	6887.5	4813.1	1400.1
2009	214867.0	42134.6	41495.9	638.6	140687.8	61065.4	19610.5	61.7	29943.1	30007.2	1000.0	2635.9	26603.0	1805.7
2010	240418.2	50480.1	49785.4	694.7	153738.6	69718.8	19641.6	61.1	41340.8	22976.3	1000.0	7111.2	26746.9	1341.5
2011														
Mar	239163.5	45309.0	44603.6	705.4	157938.1	75445.0	19090.8	61.1	42072.3	21268.9	1000.0	3966.3	26746.9	4203.2
Jun	234514.8	47401.9	46682.5	719.3	148287.4	72873.9	22067.8	61.0	40237.5	13047.1	1000.0	7264.3	28867.5	1693.7
Sep	245316.7	50581.9	49845.1	736.8	148468.1	72517.9	21999.1	61.0	38081.3	15808.8	1000.0	14433.9	28867.5	1965.3
Dec	240564.4	61656.4	60902.6	753.8	131578.4	60785.8	20844.9	61.0	36684.1	13202.5	1000.0	15917.4	28867.5	1544.7
2012														
Jan	246347.4	54518.2	53761.4	756.8	143158.6	63455.6	21204.6	61.0	43387.4	15050.0	1000.0	16954.3	28867.5	1848.8
Feb	247821.0	54459.6	53698.0	761.6	145661.4	60313.7	20584.5	61.0	48750.3	15951.9	1000.0	12017.4	28867.5	5815.2
Mar	249005.4	54445.1	53679.1	766.0	147838.0	67446.4	19961.7	61.0	40162.5	20206.4	1000.0	11062.4	28867.5	5792.3
Apr	249318.1	54671.9	53901.8	770.1	146191.1	61422.1	19927.2	61.0	39867.7	24913.0	1000.0	12912.8	28867.5	5674.8
May	242423.2	55294.5	54519.3	775.2	141917.6	51512.0	19447.5	61.0	46130.3	24766.7	1000.0	15254.7	27681.1	1275.4
Jun	238553.2	56178.0	55396.6	781.4	137505.6	50224.5	19595.6	61.0	46338.7	21285.7	1000.0	15003.2	27681.1	1185.3
Jul	242299.6	56449.4	55664.5	784.9	139759.3	50226.6	19560.2	61.0	49634.1	20277.4	1000.0	16257.6	27681.1	1152.2
Aug	249548.1	55934.4	55143.4	791.0	146734.1	53153.2	18946.9	61.0	53872.8	20700.2	1000.0	17033.1	27681.1	1165.4
Sep	259759.2	56340.5	55542.9	797.6	156639.3	65786.5	18341.3	61.0	50922.0	21528.6	1000.0	16907.1	27681.1	1191.1
Oct	257946.5	58147.4	57346.0	801.4	152758.1	61026.9	18335.9	61.0	50874.2	22460.1	1000.0	16803.6	27681.1	1556.3
Nov	259227.7	59704.9	58898.8	806.1	151406.3	52172.9	18342.8	61.0	57021.0	23808.6	1000.0	18093.6	27681.1	1341.9
Dec	259487.1	67988.0	67177.0	811.0	142901.4	57279.7	18341.4	61.0	45229.3	21990.1	1000.0	14436.0	27681.1	5480.5
2013														
Jan	251218.4	58126.0	57312.5	813.5	146187.2	50490.7	18241.8	61.0	57673.5	19720.1	1000.0	12702.9	27681.1	5521.2
Feb	250509.7	56830.1	56013.7	816.3	145993.3	47914.8	17777.2	61.0	57416.0	22824.3	1000.0	13507.2	27681.1	5498.0
Mar	251925.0	58747.0	57926.4	820.5	145245.7	49611.9	17199.3	61.0	53251.6	25121.9	1000.0	13917.7	27681.1	5333.6
Apr	251955.2	57080.2	56256.0	824.2	149354.1	51323.8	17172.8	61.0	54175.6	26620.9	1000.0	15688.1	27681.1	1151.7
May	242471.8	58007.0	57176.3	830.7	142333.4	47922.1	17021.9	61.0	50965.4	26362.9	1000.0	13028.6	26939.4	1163.5
Jun	231053.3	57226.3	56390.5	835.8	135850.0	44016.9	17026.6	61.0	52912.3	21833.2	1000.0	8901.3	26939.4	1136.3
Jul	219355.0	57668.9	56829.2	839.7	123591.2	38280.4	17003.8	61.0	47769.0	20476.9	1000.0	8985.8	26939.4	1169.7
Aug	219091.0	58254.2	57410.1	844.1	123626.6	34015.8	16447.4	61.0	51753.7	21348.7	1000.0	8030.7	26939.4	1240.2
Sep	212985.0	56924.2	56076.6	847.6	117945.4	29080.7	15874.4	61.0	54429.1	18500.2	1000.0	9063.0	26939.4	1113.0
Oct	214103.7	59415.6	58564.1	851.6	115190.9	31354.6	15871.3	61.0	52729.7	15174.3	1000.0	10338.5	26939.4	1219.3
Nov	207635.2	59946.7	59089.1	857.6	104595.2	29001.2	15944.2	61.0	53551.7	6037.1	1000.0	10369.8	26939.4	4784.1
Dec	234686.8	67464.8	66604.5	860.3	126878.5	52146.3	15906.7	61.0	47465.9	11298.5	1000.0	9000.1	26939.4	3403.9
2014														
Jan	230511.5	61193.6	60328.8	864.8	128209.3	46584.3	16260.0	61.0	51400.8	13903.2	1000.0	12095.4	26939.4	1073.9
Feb	223380.4	61894.0	61026.0	868.0	118349.0	38726.9	15617.1	61.0	48176.6	15767.3	1000.0	7833.6	26939.4	7364.5
Mar	222120.7	62476.0	61605.4	870.6	117706.5	39481.2	15049.9	61.0	47020.6	16093.8	1000.0	7083.2	26939.4	6915.6

Source: Bank of Guyana

BANK OF GUYANA

CURRENCY NOTES ISSUE (G\$Million)

Table 1.3

Period	Total Issue G\$Mn.	Denominations									
		\$5000		\$1000		\$500		\$100		\$20	
		G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue
2004	21380.9	0.0	0.0	19515.0	91.3	889.0	4.2	705.6	3.3	271.3	1.3
2005	23498.3	0.0	0.0	21128.8	89.9	1315.8	5.6	759.0	3.2	294.7	1.3
2006	28132.8	0.0	0.0	25096.4	89.2	1898.4	6.7	822.7	2.9	315.3	1.1
2007	32675.7	0.0	0.0	30392.0	93.0	1047.6	3.2	888.1	2.7	348.0	1.1
2008	37258.2	0.0	0.0	34892.0	93.6	1049.2	2.8	938.9	2.5	378.0	1.0
2009											
Mar	33124.4	0.0	0.0	30873.6	93.2	1013.8	3.1	872.8	2.6	364.2	1.1
Jun	33608.9	0.0	0.0	31306.2	93.1	1034.6	3.1	897.5	2.7	370.5	1.1
Sep	35033.9	0.0	0.0	32682.6	93.3	1050.5	3.0	921.3	2.6	379.5	1.1
Dec	41495.9	0.0	0.0	39023.5	94.0	1094.1	2.6	983.9	2.4	394.5	1.0
2010											
Mar	38349.4	0.0	0.0	35972.0	93.8	1040.5	2.7	950.0	2.5	387.0	1.0
Jun	38919.7	0.0	0.0	36454.3	93.7	1086.0	2.8	981.7	2.5	397.7	1.0
Sep	39584.6	0.0	0.0	37093.6	93.7	1078.1	2.7	1003.9	2.5	409.1	1.0
Dec	49785.4	0.0	0.0	46662.9	93.7	1618.0	3.3	1080.5	2.2	423.9	0.9
2011											
Mar	44603.6	0.0	0.0	41973.7	94.1	1181.1	2.6	1024.6	2.3	424.2	1.0
Jun	46682.5	0.0	0.0	44097.3	94.5	1106.1	2.4	1048.9	2.2	430.2	0.9
Sep	49845.1	0.0	0.0	47231.1	94.8	1045.6	2.1	1119.3	2.2	449.1	0.9
Dec	60902.6	0.0	0.0	56977.9	93.6	2238.3	3.7	1213.1	2.0	473.4	0.8
2012											
Mar	53679.1	0.0	0.0	50550.7	94.2	1499.9	2.8	1167.8	2.2	460.7	0.9
Jun	55396.6	0.0	0.0	52313.8	94.4	1365.3	2.5	1239.6	2.2	477.8	0.9
Sep	55542.9	0.0	0.0	52491.6	94.5	1289.3	2.3	1258.8	2.3	503.3	0.9
Dec	67177.0	0.0	0.0	63944.3	95.2	1318.4	2.0	1377.4	2.1	536.9	0.8
2013											
Jan	57312.5	0.0	0.0	54203.9	94.6	1256.5	2.2	1324.9	2.3	527.3	0.9
Feb	56013.7	0.0	0.0	52965.7	94.6	1243.2	2.2	1284.6	2.3	520.3	0.9
Mar	57926.4	0.0	0.0	54842.2	94.7	1279.5	2.2	1285.4	2.2	519.3	0.9
Apr	56256.0	0.0	0.0	53216.9	94.6	1247.5	2.2	1274.0	2.3	517.6	0.9
May	57176.3	0.0	0.0	54090.2	94.6	1268.2	2.2	1294.9	2.3	523.0	0.9
Jun	56390.5	0.0	0.0	53245.4	94.4	1325.2	2.4	1295.3	2.3	524.6	0.9
Jul	56829.2	0.0	0.0	53679.4	94.5	1329.2	2.3	1292.0	2.3	528.6	0.9
Aug	57410.1	0.0	0.0	54215.7	94.4	1343.1	2.3	1312.4	2.3	538.9	0.9
Sep	56076.6	0.0	0.0	53006.5	94.5	1228.8	2.2	1302.6	2.3	538.7	1.0
Oct	58564.1	0.0	0.0	55500.5	94.8	1219.1	2.1	1304.8	2.2	539.7	0.9
Nov	59089.1	0.0	0.0	55957.3	94.7	1246.2	2.1	1339.3	2.3	546.3	0.9
Dec	66604.5	5037.6	7.6	58258.1	87.5	1339.3	2.0	1404.0	2.1	565.6	0.8
2014											
Jan	60328.8	6411.7	10.6	50695.6	84.0	1288.4	2.1	1378.5	2.3	554.6	0.9
Feb	61026.0	8128.2	13.3	49698.6	81.4	1298.4	2.1	1350.7	2.2	550.1	0.9
Mar	61605.4	9292.3	15.1	49185.5	79.8	1263.6	2.1	1319.9	2.1	544.1	0.9

Source: Bank of Guyana

COINS ISSUE (G\$'000)

Table 1.4

Period	Total Issue	Denominations		
		\$10	\$5	\$1
2004	397113.0	172541.0	149645.1	74926.8
2005	437939.3	189688.5	166503.0	81747.8
2006	478955.3	208704.5	182260.6	87990.2
2007	537947.3	222047.3	211583.7	104316.3
2008	596610.3	250048.9	231043.4	115518.0
2009				
Mar	599931.6	251001.2	232151.3	116779.0
Jun	610684.7	255834.3	236222.4	118628.0
Sep	624585.6	262016.0	241468.1	121101.6
Dec	638631.0	267770.9	247289.5	123570.7
2010				
Mar	647538.6	270924.7	251229.7	125384.3
Jun	661897.1	277546.6	256937.1	127413.4
Sep	679095.6	285699.4	263650.3	129745.9
Dec	694676.4	292938.3	269350.7	132387.4
2011				
Mar	705406.8	297789.9	273641.0	133975.9
Jun	719334.3	303884.4	279590.8	135859.0
Sep	736793.2	312560.5	286077.7	138155.0
Dec	753832.1	320943.8	292556.7	140331.5
2012				
Mar	765987.7	326460.3	297610.3	141917.1
Jun	781396.7	334898.0	302952.9	143545.9
Sep	797557.9	343406.0	308974.4	145177.5
Dec	811006.2	350798.7	313501.7	146705.8
2013				
Jan	813483.8	352131.5	314420.5	146931.8
Feb	816324.1	353703.7	315307.2	147313.3
Mar	820521.6	355749.7	316999.6	147772.3
Apr	824152.3	357528.0	318398.7	148225.6
May	830661.9	361116.3	320800.1	148745.5
Jun	835831.0	363804.2	322852.0	149174.9
Jul	839699.5	365672.2	324439.8	149587.6
Aug	844070.5	368050.3	325933.3	150086.9
Sep	847642.4	369785.0	327332.3	150525.1
Oct	851550.2	371870.0	328781.6	150898.7
Nov	857568.1	375309.1	330834.2	151424.7
Dec	860268.1	376390.4	331968.8	151908.9
2014				
Jan	864768.0	378899.2	333719.6	152149.2
Feb	867992.3	380587.1	334984.8	152420.3
Mar	870551.3	381805.9	335916.5	152828.9

Source: Bank of Guyana

COMMERCIAL BANKS: ASSETS
(G\$ THOUSANDS)

Table 2.1 (a)

End of Period	Total Assets	Foreign Sector				Public Sector						Non-Bank Financial Institutions Loans	Priv. Sect. Loans & Securities	Bank of Guyana				Other
		Total	Bal. due from Banks Abroad	Loans to Non-Residents	Other	Total	Central Government			Public Enterprises	Other			Total	Deposits	External Payment Deposits	Currency	
							Total	Securities	Loans									
2004	146,765,810	21,769,312	7,543,422	1,557,163	12,668,727	39,482,288	38,166,777	38,166,676	101	1,265,422	50,089	489,981	40,838,902	23,318,495	21,024,435	61,674	2,232,386	20,866,832
2005	162,730,902	28,654,563	10,425,188	1,430,216	16,799,159	41,999,363	40,432,632	40,427,232	5,400	1,485,511	81,220	532,463	43,016,883	26,565,174	24,093,968	61,674	2,409,532	21,962,456
2006	180,216,127	29,861,247	10,111,712	1,365,568	18,383,967	47,078,700	46,021,292	46,020,789	503	966,579	90,829	436,376	49,147,688	28,443,132	25,721,749	61,674	2,659,709	25,248,984
2007	203,975,095	49,624,950	24,551,656	692,892	24,380,402	44,364,708	43,035,615	43,035,613	2	1,239,604	89,489	37,780	56,824,220	24,129,271	20,654,545	61,675	3,413,051	28,994,166
2008	232,629,338	49,506,412	18,857,418	534,452	30,114,542	53,997,380	50,944,988	50,909,207	35,781	2,998,114	54,278	109,182	67,233,108	25,183,900	21,819,846	61,675	3,302,379	36,599,356
2009	253,760,117	44,979,255	16,641,713	1,092,254	27,245,288	62,081,020	59,386,644	59,364,110	22,534	2,641,342	53,034	103,006	66,979,883	35,829,870	32,070,443	61,675	3,697,752	43,787,082
2010	296,125,557	47,126,271	15,796,562	1,332,277	29,997,432	70,197,827	67,065,560	67,057,343	8,217	3,085,191	47,077	15,450	78,307,675	45,384,428	40,842,683	61,134	4,480,611	55,093,906
2011																		
Mar	303,709,203	49,574,151	18,482,363	1,038,141	30,053,647	76,014,813	72,777,655	72,762,580	15,075	3,186,043	51,115	27,683	79,534,851	45,329,864	41,678,001	61,112	3,590,751	53,227,841
Jun	308,851,925	50,801,267	22,812,070	1,262,778	26,726,419	76,101,481	72,862,264	72,853,361	8,903	3,186,649	52,568	27,883	82,312,977	43,522,325	40,153,145	61,040	3,308,140	56,085,993
Sep	313,745,399	49,349,489	22,822,185	957,118	25,570,187	74,958,374	71,680,564	71,669,389	11,175	3,226,270	51,540	25,722	89,338,922	41,910,795	38,507,345	61,040	3,342,410	58,162,096
Dec	328,165,603	53,126,067	25,578,505	1,171,100	26,376,462	77,508,157	73,417,496	73,415,632	1,864	4,030,858	59,803	31,078	94,238,207	41,055,577	36,206,647	61,040	4,787,890	62,206,517
2012																		
Jan	324,450,862	46,176,718	17,996,015	2,355,701	25,825,002	75,129,971	71,595,226	71,557,916	37,310	3,477,756	56,989	83,445	93,709,104	47,062,013	42,954,143	61,040	4,046,830	62,289,612
Feb	334,183,153	50,544,078	21,071,441	2,571,544	26,901,094	71,314,260	67,770,677	67,768,958	1,719	3,480,831	62,752	120,404	96,487,744	52,460,225	48,115,106	61,040	4,284,079	63,256,441
Mar	329,364,795	50,978,532	21,971,707	1,101,438	27,905,387	74,227,473	69,872,405	69,871,611	794	4,294,028	61,040	121,951	97,357,625	43,436,937	39,771,646	61,040	3,604,251	63,242,277
Apr	332,674,521	50,589,317	21,034,147	1,232,960	28,322,210	73,355,261	68,840,330	68,837,578	2,752	4,454,469	60,462	90,207	100,267,423	42,900,209	39,628,972	61,040	3,210,197	65,472,104
May	336,557,471	50,732,128	21,167,495	1,210,745	28,353,888	69,503,551	65,613,761	65,612,906	855	3,828,641	61,149	42,014	102,458,681	49,349,609	45,066,206	61,040	4,222,363	64,471,488
Jun	345,799,297	55,937,650	26,800,749	1,108,556	28,028,345	70,634,157	66,938,991	66,938,460	531	3,628,257	66,909	84,535	102,695,014	50,374,186	46,369,545	61,040	3,943,601	66,073,755
Jul	351,378,663	57,600,942	28,030,111	1,369,242	28,201,588	71,003,327	66,931,048	66,930,883	165	4,062,408	9,871	116,880	102,898,909	53,190,676	49,048,007	61,040	4,081,629	66,567,928
Aug	358,309,797	54,515,024	24,904,926	1,204,697	28,405,401	71,952,142	67,881,627	67,881,344	283	4,051,721	18,794	184,269	107,207,546	56,673,194	53,093,413	61,040	3,518,741	67,777,621
Sep	359,579,902	55,517,868	25,127,336	1,256,280	29,134,252	71,824,453	68,200,472	68,198,795	1,677	3,562,544	61,436	221,847	109,359,214	54,251,380	50,672,201	61,040	3,518,139	68,405,140
Oct	365,365,018	56,555,709	25,994,289	1,321,238	29,240,182	72,500,957	68,358,320	68,357,826	494	4,095,415	47,222	185,247	110,497,844	56,674,589	52,232,722	61,040	4,380,827	68,950,671
Nov	380,274,591	63,769,341	30,057,683	1,419,562	32,292,096	71,068,651	66,964,407	66,963,173	1,234	4,038,604	65,640	283,505	111,444,810	59,595,449	55,281,561	61,040	4,252,848	74,112,836
Dec	378,123,556	64,086,496	32,461,886	1,195,362	30,429,248	72,971,549	69,249,147	69,247,028	2,119	3,661,230	61,172	359,515	112,969,707	48,899,504	41,182,042	61,040	7,656,422	78,836,784
2013																		
Jan	382,370,036	58,427,123	24,136,415	970,367	33,320,341	75,880,824	71,624,393	71,621,276	3,117	4,251,757	4,674	392,318	111,372,222	58,916,223	54,126,365	61,040	4,728,818	77,381,326
Feb	383,115,891	55,026,580	20,167,943	966,759	33,891,878	80,203,831	75,663,874	75,660,087	3,787	4,533,700	6,257	646,666	112,400,017	61,588,663	57,304,578	61,040	4,223,045	73,250,134
Mar	384,804,718	55,260,649	19,686,936	1,273,559	34,300,155	82,781,863	77,941,986	77,938,393	3,593	4,831,078	8,799	632,895	113,511,246	57,855,735	53,599,327	61,040	4,195,368	74,762,329
Apr	387,209,650	53,923,952	18,329,109	841,873	34,752,970	84,804,051	79,629,420	79,629,379	41	5,167,384	7,247	693,662	115,112,533	57,989,161	54,215,295	61,040	3,712,826	74,686,291
May	385,934,695	55,662,904	19,418,863	871,195	35,372,846	84,169,510	79,142,642	79,141,473	1,169	5,019,201	7,666	681,722	115,167,477	55,689,896	51,479,820	61,040	4,149,036	74,563,186
Jun	391,477,736	57,664,206	21,310,617	935,847	35,417,742	82,983,159	78,225,058	77,973,286	251,772	4,749,950	8,151	764,276	117,082,418	56,169,811	52,889,241	61,040	3,219,530	76,813,866
Jul	392,877,050	62,085,270	25,235,268	829,225	36,020,777	80,777,696	75,498,555	75,497,798	757	5,270,176	8,966	791,128	116,668,684	52,007,629	48,256,930	61,040	3,689,659	80,546,643
Aug	397,832,634	65,474,435	28,493,402	908,523	36,072,511	80,541,334	75,247,999	75,245,285	2,714	5,284,644	8,692	846,399	115,489,847	55,931,770	51,985,223	61,040	3,885,507	79,548,848
Sep	398,266,312	63,185,364	26,473,023	913,115	35,799,226	78,118,593	73,052,572	73,051,252	1,320	5,046,608	19,413	829,602	119,172,332	57,974,407	54,492,032	61,040	3,421,335	78,986,015
Oct	402,112,970	61,747,199	25,431,897	779,871	35,535,431	79,268,354	74,471,297	74,470,306	991	4,787,938	9,120	794,132	121,949,335	56,448,312	52,033,706	61,040	4,353,566	81,905,638
Nov	405,650,675	59,258,903	23,260,365	883,137	35,115,401	81,868,713	76,944,800	76,944,078	722	4,915,973	7,940	799,475	124,901,057	57,962,763	53,807,254	61,040	4,094,469	80,859,764
Dec	413,571,677	61,845,120	23,628,459	1,967,928	36,248,733	82,024,868	79,432,931	79,431,556	1,375	2,585,269	6,668	835,872	128,286,817	53,681,624	47,056,548	61,040	6,564,036	86,897,375
2014																		
Jan	402,916,870	57,573,256	20,461,334	1,833,787	35,278,135	78,703,647	75,492,539	75,491,380	1,159	3,207,163	3,946	889,533	127,138,813	55,909,911	51,458,332	61,040	4,390,539	82,701,709
Feb	399,569,927	57,367,253	20,159,697	1,901,937	35,305,619	78,687,718	75,128,313	75,127,773	540	3,557,469	1,936	906,224	127,484,543	51,649,461	47,572,549	61,040	4,015,872	83,474,728
Mar	397,445,733	57,199,007	20,244,606	1,943,281	35,011,120	77,307,312	73,758,228	73,753,430	4,798	3,547,150	1,934	895,074	127,593,065	50,510,159	46,061,904	61,040	4,387,215	83,941,116

Source: Commercial Banks

COMMERCIAL BANKS : LIABILITIES, CAPITAL AND RESERVES
(G\$ THOUSAND)

Table 2.1 (b)

End of Period	Total Liabilities	Foreign Sector				Public Sector				Non-Bank Financial Institutions Deposits	Private Sector Deposits	External Payment Deposits	Bank of Guyana	Other Liabilities	Capital & Reserves
		Total	Bal. due to Banks Abroad	Non-Resident Deposits	Other	Total	Central Government Deposits	Public Enterprises Deposits	Other Deposits						
2004	146,765,810	7,108,116	450,506	6,657,610	-	14,051,174	5,249,027	3,848,610	4,953,537	10,513,896	92,872,660	61,674	-	7,215,594	14,942,696
2005	162,730,902	10,572,576	855,016	9,717,560	-	19,922,999	7,371,844	3,361,451	9,189,704	9,909,956	100,618,120	61,674	-	5,526,802	16,118,775
2006	180,216,127	10,836,777	761,491	10,075,286	-	21,432,413	2,945,704	9,119,988	9,366,721	8,539,591	114,585,656	61,674	-	7,015,384	17,744,632
2007	203,975,095	11,169,120	714,191	10,454,929	-	24,862,530	4,302,450	11,162,399	9,397,681	9,334,233	131,001,549	61,674	-	6,749,262	20,796,727
2008	232,629,338	9,591,596	1,393,261	8,198,335	-	29,720,704	5,587,763	14,203,403	9,929,537	11,121,764	146,970,062	61,674	-	10,500,192	24,663,346
2009	253,760,117	11,655,167	1,413,259	10,241,908	-	29,586,350	4,184,078	18,572,497	6,829,775	13,995,545	160,574,514	61,674	-	8,805,885	29,080,981
2010	296,125,557	14,368,672	2,933,802	11,434,870	-	38,350,122	6,622,523	27,208,453	4,519,146	15,622,028	182,722,518	61,133	-	11,072,937	33,928,147
2011															
Mar	303,709,203	14,396,183	3,779,237	10,616,946	-	39,187,511	7,326,692	27,488,395	4,372,424	14,219,309	193,144,896	61,112	-	7,423,114	35,277,080
Jun	308,851,925	13,678,813	3,137,422	10,541,391	-	38,680,799	7,971,230	23,776,168	6,933,402	17,210,975	197,286,403	61,040	-	5,184,562	36,749,333
Sep	313,745,399	13,105,241	3,117,146	9,988,095	-	38,479,830	10,357,845	20,492,981	7,629,004	13,330,441	204,697,168	61,040	-	6,580,749	37,490,931
Dec	328,165,603	13,910,822	3,823,369	10,087,453	-	40,401,893	6,680,287	26,298,356	7,423,250	15,194,900	208,437,560	61,040	-	11,558,333	38,601,055
2012															
Jan	322,392,647	13,143,315	1,689,343	11,453,972	-	36,657,612	6,517,547	22,661,600	7,478,464	14,047,645	210,589,055	61,040	-	8,363,003	39,530,978
Feb	332,120,402	13,639,813	2,255,249	11,384,564	-	37,703,264	6,414,630	23,754,340	7,534,295	14,659,139	214,093,253	61,040	-	11,812,794	40,151,098
Mar	327,633,426	11,657,896	1,789,564	9,868,332	-	35,812,587	6,300,598	21,985,918	7,526,070	14,869,065	216,421,867	61,040	-	8,033,292	40,777,679
Apr	332,357,229	11,731,057	2,188,521	9,542,536	-	36,942,346	6,005,131	23,430,704	7,506,511	15,335,624	218,649,541	61,040	-	8,696,129	40,941,491
May	334,686,550	10,668,403	1,615,925	9,052,478	-	38,073,550	6,109,942	24,655,308	7,308,300	15,310,703	222,037,329	61,040	-	7,041,643	41,493,882
Jun	343,827,652	13,288,741	2,059,865	11,228,876	-	39,799,971	6,841,605	25,319,518	7,638,848	16,254,990	224,696,075	61,040	-	7,962,791	41,764,046
Jul	349,027,260	13,379,885	2,075,120	11,304,765	-	42,725,002	7,843,237	27,642,453	7,239,312	15,926,011	227,115,085	61,040	-	7,330,120	42,490,117
Aug	355,865,485	12,355,340	2,485,353	9,869,987	-	43,243,990	6,785,017	29,099,121	7,359,851	17,323,851	230,402,560	61,040	-	8,953,305	43,525,400
Sep	356,945,810	12,025,659	2,305,531	9,720,128	-	42,298,501	6,643,100	28,348,379	7,307,022	17,194,799	232,684,457	61,040	-	8,575,497	44,105,856
Oct	362,590,488	11,857,478	1,965,962	9,891,516	-	42,692,737	6,865,714	29,837,549	5,989,474	15,966,331	236,298,579	61,040	-	10,418,180	45,296,142
Nov	377,499,729	12,593,469	2,082,340	10,511,129	-	48,766,207	11,746,167	32,998,984	4,021,056	17,180,736	241,576,364	61,040	-	11,585,942	45,735,972
Dec	378,123,556	11,430,063	2,431,346	8,998,717	-	55,118,588	13,833,111	34,326,512	6,958,965	18,109,098	233,490,039	61,040	-	14,843,818	45,070,911
2013															
Jan	382,370,036	11,705,391	2,196,453	9,508,938	-	54,004,834	11,420,180	35,460,249	7,124,405	19,044,515	240,382,579	61,040	-	11,043,495	46,128,180
Feb	383,115,891	12,385,008	2,546,619	9,838,389	-	55,217,950	12,106,419	35,991,504	7,120,027	19,702,731	236,723,460	61,040	-	10,867,098	48,158,604
Mar	384,804,718	12,413,573	2,675,832	9,737,741	-	52,267,128	12,014,409	33,225,519	7,027,200	21,447,260	240,507,796	61,040	-	9,723,421	48,384,499
Apr	387,209,650	12,400,517	2,323,032	10,077,485	-	51,528,408	12,037,383	33,043,149	6,447,876	22,656,100	242,583,620	61,040	-	8,946,225	49,033,739
May	385,934,695	11,693,953	1,519,767	10,174,186	-	51,480,916	13,455,379	32,925,573	5,099,965	20,870,296	243,370,974	61,040	-	8,883,218	49,574,299
Jun	391,477,736	11,972,936	1,431,225	10,541,711	-	56,274,565	13,727,649	36,930,791	5,616,125	22,884,043	242,223,847	61,040	-	8,307,533	49,753,772
Jul	392,877,050	11,795,255	1,276,602	10,518,653	-	53,182,596	15,203,963	32,036,460	5,942,172	23,173,699	241,967,206	61,040	-	12,465,122	50,232,132
Aug	397,832,634	12,227,941	1,268,119	10,959,822	-	54,401,429	15,160,683	33,653,394	5,587,353	23,506,107	245,186,207	61,040	-	11,391,930	51,057,979
Sep	398,266,312	11,172,720	1,134,232	10,038,488	-	57,077,440	15,117,125	36,471,733	5,488,582	24,508,130	243,852,069	61,040	-	10,620,481	50,974,433
Oct	402,112,970	13,075,019	1,522,254	11,552,765	-	55,534,963	14,864,777	35,089,073	5,581,113	24,325,238	245,512,895	61,040	-	12,003,088	51,600,727
Nov	405,650,675	12,218,822	1,373,468	10,845,354	-	61,688,483	14,891,922	41,214,455	5,582,106	24,232,097	244,593,425	61,040	-	10,720,640	52,136,168
Dec	413,571,677	12,624,274	2,364,857	10,259,417	-	61,244,411	14,339,323	42,698,219	4,206,869	26,041,738	242,915,409	61,040	-	18,711,648	51,973,158
2014															
Jan	402,916,870	13,001,585	1,938,017	11,063,568	-	54,648,766	13,575,678	34,157,839	6,915,250	23,189,557	243,723,078	61,040	-	15,360,273	52,932,571
Feb	399,569,927	12,856,326	1,665,994	11,190,332	-	52,153,489	12,980,107	31,857,736	7,315,646	23,016,996	245,759,897	61,040	-	11,851,265	53,870,914
Mar	397,445,733	11,139,179	1,566,635	9,572,544	-	51,980,008	12,252,712	32,362,477	7,364,818	20,814,076	245,805,173	61,040	-	13,357,846	54,288,412

Source: Commercial Banks

COMMERCIAL BANKS: TOTAL DEPOSITS

(G\$ Million)

Table 2.2

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
2004	124095.3	117437.7	14051.2	10202.6	5249.0	147.8	4805.7	3848.6	92872.7	15016.6	77856.1	10513.9	1165.5	9348.4	6657.6
2005	140168.6	130451.1	19923.0	16561.5	7371.8	247.8	8941.9	3361.5	100618.1	15316.5	85301.7	9910.0	1112.2	8797.7	9717.6
2006	154632.9	144557.7	21432.4	12312.4	2945.7	298.1	9068.6	9120.0	114585.7	18332.8	96252.9	8539.6	1348.5	7191.1	10075.3
2007	175653.2	165198.3	24862.5	13700.1	4302.5	282.3	9115.4	11162.4	131001.5	21872.0	109129.6	9334.2	875.7	8458.5	10454.9
2008	196010.9	187812.5	29720.7	15517.3	5587.8	324.1	9605.4	14203.4	146970.1	28611.2	118358.9	11121.8	1188.8	9932.9	8198.3
2009	214398.3	204156.4	29586.3	11013.9	4184.1	328.5	6501.3	18572.5	160574.5	28967.5	131607.0	13995.5	1142.1	12853.5	10241.9
2010	248129.5	236694.7	38350.1	11141.7	6622.5	396.5	4122.7	27208.5	182722.5	32714.6	150007.9	15622.0	871.8	14750.2	11434.9
2011															
Mar	257168.7	246551.7	39187.5	11699.1	7326.7	444.0	3928.4	27488.4	193144.9	36711.7	156433.2	14219.3	463.6	13755.7	10616.9
Jun	263719.6	253178.2	38680.8	14904.6	7971.2	449.7	6483.7	23776.2	197286.4	35480.7	161805.7	17211.0	1173.5	16037.5	10541.4
Sep	266495.5	256507.4	38479.8	17986.8	10357.8	505.9	7123.1	20493.0	204697.2	37888.7	166808.5	13330.4	1030.0	12300.4	9988.1
Dec	274121.8	264034.4	40401.9	14103.5	6680.3	339.1	7084.2	26298.4	208437.6	38201.5	170236.0	15194.9	984.7	14210.2	10087.5
2012															
Jan	272748.3	261294.3	36657.6	13996.0	6517.5	408.3	7070.2	22661.6	210589.1	39350.4	171238.7	14047.6	280.3	13767.4	11454.0
Feb	277840.2	266455.7	37703.3	13948.9	6414.6	463.1	7071.2	23754.3	214093.3	40571.1	173522.1	14659.1	261.2	14397.9	11384.6
Mar	276971.9	267103.5	35812.6	13826.7	6300.6	416.8	7109.3	21985.9	216421.9	41101.3	175320.6	14869.1	55.3	14813.7	9868.3
Apr	280470.0	270927.5	36942.3	13511.6	6005.1	435.6	7070.9	23430.7	218649.5	40709.2	177940.3	15335.6	57.9	15277.7	9542.5
May	284474.1	275421.6	38073.6	13418.2	6109.9	447.9	6860.4	24655.3	222037.3	41327.7	180709.6	15310.7	46.3	15264.4	9052.5
Jun	291979.9	280751.0	39800.0	14480.5	6841.6	418.1	7220.7	25319.5	224696.1	43270.4	181425.7	16255.0	36.2	16218.8	11228.9
Jul	297070.9	285766.1	42725.0	15082.5	7843.2	411.9	6827.4	27642.5	227115.1	44917.5	182197.6	15926.0	45.3	15880.7	11304.8
Aug	300840.4	290970.4	43244.0	14144.9	6785.0	436.2	6923.6	29099.1	230402.6	48727.5	181675.1	17323.9	49.7	17274.2	9870.0
Sep	301897.9	292177.8	42298.5	13950.1	6643.1	441.8	6865.2	28348.4	232684.5	48788.3	183896.2	17194.8	43.3	17151.5	9720.1
Oct	304849.2	294957.6	42692.7	12855.2	6865.7	413.9	5575.6	29837.5	236298.6	51381.4	184917.2	15966.3	38.1	15928.2	9891.5
Nov	318034.4	307523.3	48766.2	15767.2	11746.2	396.7	3624.3	32999.0	241576.4	52592.0	188984.4	17180.7	28.5	17152.2	10511.1
Dec	315716.4	306717.7	55118.6	20792.1	13833.1	383.5	6575.5	34326.5	233490.0	49169.9	184320.1	18109.1	21.4	18087.7	8998.7
2013															
Jan	322940.9	313431.9	54004.8	18544.6	11420.2	441.4	6683.0	35460.2	240382.6	49555.8	190826.8	19044.5	22.4	19022.2	9508.9
Feb	321482.5	311644.1	55217.9	19226.4	12106.4	507.0	6613.0	35991.5	236723.5	47085.6	189637.8	19702.7	52.5	19650.2	9838.4
Mar	323959.9	314222.2	52267.1	19041.6	12014.4	460.1	6567.1	33225.5	240507.8	49686.2	190821.6	21447.3	526.8	20920.5	9737.7
Apr	326845.6	316768.1	51528.4	18485.3	12037.4	471.7	5976.2	33043.1	242583.6	51130.1	191453.5	22656.1	519.1	22137.0	10077.5
May	325896.4	315722.2	51480.9	18555.3	13455.4	453.5	4646.5	32925.6	243371.0	51051.4	192319.6	20870.3	194.0	20676.3	10174.2
Jun	331924.2	321382.5	56274.6	19343.8	13727.6	503.0	5113.1	36930.8	242223.8	47888.5	194335.4	22884.0	187.5	22696.6	10541.7
Jul	328842.2	318323.5	53182.6	21146.1	15204.0	467.4	5474.8	32036.5	241967.2	48108.9	193858.3	23173.7	174.5	22999.2	10518.7
Aug	334053.6	323093.7	54401.4	20748.0	15160.7	432.5	5154.8	33653.4	245186.2	51147.0	194039.2	23506.1	34.0	23472.1	10959.8
Sep	335476.1	325437.6	57077.4	20605.7	15117.1	404.7	5083.9	36471.7	243852.1	49590.4	194261.7	24508.1	52.6	24455.5	10038.5
Oct	336925.9	325373.1	55535.0	20445.9	14864.8	408.0	5173.1	35089.1	245512.9	48513.6	196999.3	24325.2	53.7	24271.5	11552.8
Nov	341359.4	330514.0	61688.5	20474.0	14891.9	391.0	5191.1	41214.5	244593.4	45292.2	199301.2	24232.1	47.6	24184.5	10845.4
Dec	340461.0	330201.6	61244.4	18546.2	14339.3	394.0	3812.9	42698.2	242915.4	46990.3	195925.2	26041.7	65.6	25976.1	10259.4
2014															
Jan	332625.0	321561.4	54648.8	20490.9	13575.7	644.1	6271.2	34157.8	243723.1	46587.8	197135.2	23189.6	60.1	23129.5	11063.6
Feb	332120.7	320930.4	52153.5	20295.8	12980.1	651.3	6664.4	31857.7	245759.9	49605.8	196154.1	23017.0	56.0	22961.0	11190.3
Mar	328171.8	318599.3	51980.0	19617.5	12252.7	620.6	6744.2	32362.5	245805.2	50346.4	195458.7	20814.1	38.7	20775.4	9572.5

Source: Commercial Banks

COMMERCIAL BANKS: DEMAND DEPOSITS

(G\$ Million)

Table 2.3

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private		
				Total	Central Gov't	Local Gov't								Other	
2004	23171.4	19042.9	4318.9	2398.8	2215.7	70.6	112.5	1920.1	12984.4	9469.6	3514.8	1739.5	652.7	1086.8	4128.5
2005	26847.2	20521.9	4590.6	3200.6	2907.4	170.4	122.8	1390.0	14445.6	9815.4	4630.2	1485.6	175.7	1309.9	6325.3
2006	32220.8	25421.8	5372.0	1489.3	1152.7	215.7	120.9	3882.7	18878.9	12235.9	6643.0	1170.9	196.2	974.6	6799.0
2007	36809.7	30074.1	6931.7	1888.1	1614.9	181.6	91.5	5043.6	21842.8	15063.1	6779.8	1299.6	126.3	1173.3	6735.6
2008	38800.1	33362.8	7559.9	2314.9	2001.1	205.4	108.4	5245.0	23852.4	16301.6	7550.8	1950.6	891.1	1059.5	5437.3
2009	39696.0	34228.9	7581.9	2140.9	1823.4	192.7	124.8	5441.0	24845.5	15865.5	8980.0	1801.6	236.0	1565.6	5467.0
2010	49305.2	43315.6	10539.3	2556.4	2094.6	272.2	189.6	7982.9	30193.0	18545.2	11647.8	2583.3	303.3	2280.0	5989.6
2011															
Mar	54304.4	48710.5	13278.3	3248.8	2851.4	310.8	86.5	10029.6	33349.8	21932.4	11417.4	2082.4	314.6	1767.8	5593.9
Jun	52425.6	46526.7	11248.3	4499.5	4087.0	290.1	122.4	6748.9	33509.7	20653.3	12856.4	1768.7	316.5	1452.2	5898.8
Sep	54156.2	48825.0	12438.0	6667.3	6115.0	348.4	203.9	5770.7	34938.9	21953.2	12985.7	1448.1	176.0	1272.1	5331.3
Dec	54468.0	48682.3	11753.1	3085.4	2720.9	189.3	175.2	8667.7	35014.1	22553.5	12460.6	1915.1	149.2	1765.9	5785.7
2012															
Jan	52771.7	47078.9	9930.3	3091.8	2693.4	257.3	141.1	6838.5	35714.3	23264.4	12449.9	1434.3	144.6	1289.8	5692.8
Feb	54797.5	49316.3	9584.3	2924.5	2547.2	253.4	124.0	6659.7	38207.6	25392.4	12815.2	1524.4	145.8	1378.5	5481.3
Mar	51573.1	46474.6	7709.5	2820.3	2422.0	255.3	143.0	4889.2	37497.2	23693.3	13804.0	1267.8	40.3	1227.6	5098.5
Apr	52980.5	47882.2	8652.6	2522.9	2158.4	280.3	84.3	6129.7	37416.0	23591.1	13824.8	1813.7	42.8	1770.9	5098.3
May	52071.9	47531.4	9313.0	2782.3	2316.1	280.7	185.5	6530.7	36768.1	23181.7	13586.4	1450.3	41.2	1409.1	4540.5
Jun	54507.4	48912.9	9560.8	2687.2	2251.7	249.1	186.4	6873.6	37901.7	24092.1	13809.5	1450.4	31.1	1419.4	5594.5
Jul	59882.2	54327.2	11043.1	2626.7	2272.9	240.6	113.2	8416.4	41788.8	25518.9	16269.8	1495.3	40.2	1455.2	5555.0
Aug	63006.4	57594.7	12532.0	2805.5	2350.8	262.8	191.9	9726.5	43388.4	27540.7	15847.7	1674.3	44.5	1629.8	5411.6
Sep	61149.1	58857.6	11051.7	2680.6	2289.8	270.8	120.0	8371.0	43198.8	27315.2	15883.6	1607.1	38.2	1568.9	5291.5
Oct	64929.2	59553.8	12447.7	2760.1	2420.3	242.5	97.3	9687.6	45220.6	30338.4	14882.2	1885.5	33.0	1852.5	5375.5
Nov	72252.0	66580.0	17931.5	7741.8	7366.0	218.7	157.2	10189.7	46735.2	30585.7	16149.5	1913.2	23.4	1889.8	5672.0
Dec	71781.9	67203.2	21018.5	9485.1	9186.5	201.0	97.6	11533.3	44074.5	27526.5	16548.0	2110.2	16.3	2094.0	4578.7
2013															
Jan	70440.4	65762.5	17510.4	7140.2	6684.8	262.5	193.0	10370.2	46158.6	28447.6	17711.0	2093.4	17.2	2076.2	4677.9
Feb	66482.9	61766.1	14920.8	4403.0	3905.1	323.6	174.2	10517.8	45095.3	28493.6	16601.7	1749.9	47.4	1702.5	4716.8
Mar	65953.7	61290.4	12423.9	4081.0	3688.6	274.0	118.4	8342.9	46188.0	28452.6	17735.4	2678.4	521.7	2156.8	4663.3
Apr	67235.2	62408.9	13387.3	4084.4	3695.7	287.6	101.1	9302.9	46293.1	28488.5	17804.6	2728.6	514.0	2214.6	4826.3
May	65290.4	60292.3	14198.7	5383.7	5002.0	268.8	113.0	8815.0	43696.5	26400.5	17296.0	2397.1	188.7	2208.4	4998.1
Jun	70020.9	64579.9	18729.4	5670.3	5209.2	301.1	160.0	13059.0	43307.2	25902.2	17405.0	2543.3	182.2	2361.1	5441.0
Jul	67389.4	61853.3	15242.8	6318.6	5934.3	269.3	115.0	8924.1	44228.7	27523.2	16705.5	2381.8	169.4	2212.4	5536.0
Aug	70204.5	64545.3	16400.4	6427.2	5988.7	250.3	188.2	9973.2	45796.7	28699.6	17097.1	2348.2	28.9	2319.4	5659.2
Sep	71791.2	66885.9	18593.2	6301.7	5962.3	227.4	112.1	12291.5	46574.6	27667.5	18907.1	1718.0	47.5	1670.6	4905.4
Oct	69684.8	63357.6	16455.7	6016.7	5639.4	240.4	136.9	10439.0	45129.5	26472.8	18656.7	1772.4	48.6	1723.9	6327.2
Nov	68703.5	63091.1	16997.5	6139.5	5749.3	210.0	180.2	10858.1	43634.1	25689.9	17944.1	2459.5	42.5	2417.0	5612.4
Dec	73135.9	67601.6	19337.2	5250.2	4905.9	217.1	127.2	14087.1	44689.7	26686.1	18003.6	3574.6	60.5	3514.1	5534.3
2014															
Jan	70491.5	64565.0	16377.5	4805.6	4131.6	451.0	223.0	11572.0	45329.0	28018.6	17310.4	2858.6	55.0	2803.6	5926.5
Feb	70526.5	64873.6	13477.2	4134.9	3521.8	457.4	155.7	9342.4	47453.3	30033.3	17420.1	3943.0	50.8	3892.2	5652.9
Mar	69579.8	64694.9	13690.3	3602.1	2957.4	415.7	228.9	10088.2	47618.2	30138.8	17479.5	3386.4	33.5	3352.8	4884.9

Source: Commercial Banks

COMMERCIAL BANKS: TIME DEPOSITS

(G\$Million)

Table 2.4

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
2004	30520.2	29412.0	7131.9	6973.3	2360.6	21.4	4591.3	158.6	15051.6	2002.3	13049.2	7228.5	86.9	7141.5	1108.2
2005	33899.3	32943.1	12103.3	11941.1	3103.7	21.5	8815.8	162.2	14349.0	2178.4	12170.7	6490.8	502.3	5988.4	956.2
2006	33812.6	32929.0	12133.4	9208.6	246.7	17.7	8944.3	2924.8	15053.9	1908.7	13145.2	5741.7	707.5	5034.1	883.6
2007	37190.6	36394.7	13921.1	9611.4	574.0	17.6	9019.7	4309.8	15582.9	1901.5	13681.5	6890.6	703.4	6187.2	795.9
2008	41568.5	40847.2	16706.6	10866.1	1357.6	15.5	9493.0	5840.5	15645.9	2489.4	13156.5	8494.7	281.1	8213.6	721.3
2009	43938.7	43174.3	14211.4	7003.3	615.3	15.6	6372.5	7208.1	18541.2	3098.2	15443.0	10421.7	889.3	9532.5	764.4
2010	44982.3	44250.6	13823.4	4580.0	635.8	15.6	3928.6	9243.4	19879.9	2385.7	17494.2	10547.3	551.5	9995.8	731.7
2011															
Mar	44846.0	44113.3	12391.2	4506.4	653.6	15.6	3837.2	7884.8	23123.6	2576.8	20546.8	8598.4	100.0	8498.4	732.7
Jun	47352.4	46727.1	14876.2	7027.2	654.8	15.6	6356.8	7849.0	21604.8	2303.7	19301.1	10246.1	807.8	9438.3	625.2
Sep	50607.8	49995.7	16175.6	7585.3	655.3	15.6	6914.5	8590.3	22995.2	2520.5	20474.7	10824.9	804.8	10020.1	612.1
Dec	51941.0	51338.2	17819.7	7573.2	655.1	13.9	6904.2	10246.4	22874.5	2548.6	20325.9	10644.0	800.5	9843.6	602.8
2012															
Jan	49980.4	49396.3	16195.9	7602.3	664.2	13.9	6924.2	8593.6	23123.4	2936.5	20186.9	10077.0	100.6	9976.4	584.1
Feb	50639.8	50064.3	16582.1	7620.4	664.2	13.9	6942.3	8961.7	23347.4	3513.0	19834.4	10134.8	100.3	10034.5	575.5
Mar	51495.1	50920.3	17192.4	7683.3	703.8	18.2	6961.3	9509.1	23368.6	3533.1	19835.5	10359.3	0.0	10359.3	574.8
Apr	51836.2	51263.2	17423.4	7704.6	704.8	18.2	6981.6	9718.8	23187.4	3458.9	19728.5	10652.4	0.0	10652.4	573.0
May	53489.3	52911.0	17679.4	7393.6	705.6	18.2	6669.8	10285.8	24144.2	4199.5	19944.7	11087.4	0.0	11087.4	578.3
Jun	55137.9	54559.2	18364.7	7753.1	705.7	18.2	7029.2	10611.7	24298.9	4522.5	19776.4	11895.6	0.0	11895.6	578.7
Jul	56166.1	55594.0	18535.2	7432.9	705.8	18.2	6708.9	11102.3	25246.9	4938.9	20308.0	11811.8	0.0	11811.8	572.1
Aug	56991.3	56420.2	19047.5	7331.3	586.6	18.2	6726.6	11716.2	24959.0	4826.7	20132.3	12413.7	0.0	12413.7	571.0
Sep	57581.1	57012.1	20019.1	7464.3	706.0	18.2	6740.1	12554.8	25561.6	5056.9	20504.7	11431.4	0.0	11431.4	569.0
Oct	57345.3	56776.9	18794.5	6197.6	706.2	18.2	5473.1	12596.9	26557.1	5553.9	21003.2	11425.3	0.0	11425.3	568.4
Nov	58389.8	57821.7	19079.9	4189.0	708.5	18.2	3462.3	14890.9	26897.4	4596.5	22300.9	11844.4	0.0	11844.4	568.1
Dec	57752.5	57207.6	22366.7	7292.9	801.6	18.2	6473.0	15073.8	22471.3	4267.6	18203.6	12369.6	0.0	12369.6	544.9
2013															
Jan	60458.9	59917.3	21667.0	7219.0	715.6	18.2	6485.1	14448.0	24634.6	4483.3	20151.3	13615.8	0.0	13615.8	541.6
Feb	61475.0	60936.4	21953.5	7169.0	716.3	18.9	6433.9	14784.5	24450.5	4471.2	19979.3	14532.3	0.0	14532.3	538.6
Mar	63217.7	62686.6	22365.3	7185.9	723.3	18.9	6443.7	15179.4	24795.0	4868.4	19926.6	15526.2	0.0	15526.2	531.1
Apr	62503.6	61975.0	21735.8	6602.5	713.5	18.9	5870.1	15133.3	24776.4	5214.0	19562.4	15462.8	0.0	15462.8	528.6
May	62007.3	61478.5	20905.2	5261.5	714.1	18.9	4528.4	15643.8	26258.3	6661.2	19597.1	14315.0	0.2	14314.8	528.8
Jun	63160.4	62632.9	21712.8	5681.4	714.5	18.9	4948.0	16031.4	24291.5	4718.1	19573.4	16628.6	0.2	16628.4	527.5
Jul	65221.9	64701.8	22032.6	5688.0	714.5	18.9	4954.5	16344.6	25127.2	4836.6	20290.5	17542.1	0.0	17542.1	520.2
Aug	65642.3	65107.9	22324.1	5694.9	714.6	18.9	4961.4	16629.2	24890.2	5024.3	19865.9	17893.6	0.0	17893.6	534.4
Sep	65815.6	65276.8	22604.4	5701.2	715.6	18.9	4966.6	16903.2	23227.5	5147.1	18080.3	19444.9	0.0	19444.9	538.8
Oct	66025.6	65504.7	23082.8	5765.6	715.7	18.9	5031.0	17317.2	23022.8	5070.3	17952.6	19399.0	0.0	19399.0	521.0
Nov	65761.6	65240.9	23358.7	5742.2	717.6	18.9	5005.7	17616.4	22771.7	2875.7	19896.0	19110.5	0.0	19110.5	520.7
Dec	66048.8	65530.7	21878.3	4417.0	717.7	19.0	3680.4	17461.3	24505.8	5000.0	19505.8	19146.7	0.0	19146.7	518.1
2014															
Jan	61663.2	61145.9	20407.7	6784.5	722.7	18.9	6042.9	13623.2	23534.0	5244.6	18289.4	17204.2	0.0	17204.2	517.3
Feb	60204.6	59689.4	21000.3	7194.2	721.9	19.0	6453.3	13806.1	23569.6	5460.1	18109.5	15119.5	0.0	15119.5	515.2
Mar	58765.2	58241.1	21514.3	7202.9	723.9	19.0	6460.0	14311.5	23260.3	5070.7	18189.6	13466.5	0.0	13466.5	524.1

Source: Commercial Banks

COMMERCIAL BANKS: SAVINGS DEPOSITS

(G\$Million)

Table 2.5

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
2004	70403.7	68982.9	2600.3	830.4	672.7	55.8	101.9	1769.9	64836.7	3544.6	61292.1	1545.9	425.9	1120.0	1420.9
2005	79422.2	76986.1	3229.2	1419.9	1360.7	55.9	3.3	1809.3	71823.4	3322.7	68500.7	1933.5	434.2	1499.4	2436.0
2006	88599.5	86206.9	3927.0	1614.5	1546.3	64.8	3.4	2312.5	80652.8	4188.2	76464.7	1627.1	444.8	1182.3	2392.6
2007	101653.0	98729.5	4009.7	2200.7	2113.5	83.0	4.2	1809.0	93575.8	4907.4	88668.3	1144.0	46.1	1098.0	2923.4
2008	115642.3	113602.5	5454.3	2336.3	2229.1	103.2	4.0	3118.0	107471.8	9820.3	97651.5	676.5	16.6	659.9	2039.8
2009	130763.6	126753.2	7793.0	1869.6	1745.4	120.2	4.0	5923.4	117187.9	10003.8	107184.0	1772.2	16.8	1755.4	4010.5
2010	153842.0	149128.4	13987.4	4005.2	3892.1	108.7	4.4	9982.2	132649.7	11783.8	120865.9	2491.4	17.0	2474.4	4713.5
2011															
Mar	158018.3	153727.9	13517.9	3943.9	3821.7	117.6	4.7	9574.0	136671.5	12202.5	124469.1	3538.5	49.0	3489.5	4290.3
Jun	163941.7	159924.3	12556.2	3377.9	3229.4	144.0	4.5	9178.3	142171.9	12523.7	129648.2	5196.1	49.1	5147.0	4017.3
Sep	161731.5	157686.8	9866.2	3734.2	3587.6	142.0	4.6	6132.0	146763.1	13415.0	133348.1	1057.5	49.2	1008.3	4044.7
Dec	167712.8	164013.8	10829.1	3444.9	3304.2	135.9	4.8	7384.2	150549.0	13099.4	137449.6	2635.7	35.1	2600.7	3699.0
2012															
Jan	169996.1	164819.1	10531.4	3301.9	3160.0	137.1	4.9	7229.5	151751.3	13149.4	138601.9	2536.4	35.1	2501.3	5177.0
Feb	172403.0	167075.1	11536.9	3404.0	3203.3	195.8	4.9	8132.9	152538.3	11665.7	140872.6	3000.0	15.1	2984.9	5327.8
Mar	173903.7	169708.7	10910.7	3323.0	3174.8	143.3	5.0	7587.7	155556.0	13874.9	141681.1	3241.9	15.1	3226.8	4195.1
Apr	175653.4	171782.1	10866.4	3284.1	3142.0	137.2	5.0	7582.2	158046.2	13659.1	144387.1	2869.5	15.1	2854.4	3871.3
May	178912.9	174979.2	11081.2	3242.4	3088.3	149.0	5.1	7838.8	161125.0	13946.5	147178.5	2773.1	5.1	2768.0	3933.7
Jun	182334.6	177278.9	11874.5	4040.2	3884.3	150.8	5.1	7834.2	162495.5	14655.7	147839.8	2909.0	5.1	2903.9	5055.7
Jul	181022.7	175844.9	13146.7	5022.9	4864.6	153.2	5.2	8123.7	160079.4	14459.6	145619.8	2618.9	5.1	2613.7	5177.7
Aug	180842.8	176955.4	11664.5	4008.1	3847.7	155.2	5.1	7656.4	162055.1	16360.1	145695.0	3235.9	5.1	3230.8	3887.3
Sep	183167.7	179308.0	11227.7	3805.2	3647.2	152.7	5.2	7422.6	163924.1	16416.2	147507.9	4156.2	5.1	4151.1	3859.7
Oct	182574.6	178627.0	11450.6	3897.5	3739.1	153.2	5.2	7553.1	164520.9	15489.1	149031.8	2655.5	5.1	2650.4	3947.6
Nov	187392.7	183121.6	11754.8	3836.4	3671.7	159.8	4.8	7918.4	167943.7	17409.7	150534.0	3423.1	5.1	3418.0	4271.1
Dec	186182.1	182307.0	11733.4	4014.0	3844.9	164.2	4.9	7719.4	166944.3	17375.8	149568.5	3629.3	5.1	3624.1	3875.1
2013															
Jan	192041.6	187752.1	14827.4	4185.4	4019.8	160.7	4.9	10642.0	169589.4	16624.9	152964.5	3335.3	5.1	3330.2	4289.5
Feb	193524.7	188941.7	18343.6	7654.4	7485.0	164.5	4.9	10689.2	167177.6	14120.8	153056.8	3420.5	5.1	3415.4	4583.0
Mar	194788.5	190245.2	17477.9	7774.7	7602.5	167.2	5.0	9703.2	169524.7	16365.1	153159.6	3242.6	5.1	3237.5	4543.3
Apr	197106.8	192384.2	16405.4	7798.4	7628.2	165.2	5.0	8606.9	171514.2	17427.7	154086.5	4464.7	5.1	4459.6	4722.6
May	198598.7	193951.4	16377.0	7910.2	7739.3	165.8	5.1	8466.8	173416.2	17989.7	155426.5	4158.2	5.1	4153.1	4647.3
Jun	198742.9	194169.7	15832.4	7992.1	7804.0	183.0	5.1	7840.3	174625.1	17268.2	157356.9	3712.2	5.1	3707.0	4573.3
Jul	196230.8	191768.4	15907.3	9139.5	8555.2	179.1	405.2	6767.8	172611.3	15749.1	156862.2	3249.8	5.1	3244.7	4462.5
Aug	198206.7	193440.5	15677.0	8625.9	8457.4	163.3	5.2	7051.1	174499.3	17423.1	157076.2	3264.2	5.1	3259.1	4766.2
Sep	197869.3	193274.9	15879.8	8602.8	8439.2	158.4	5.2	7277.0	174050.0	16775.7	157274.2	3345.2	5.1	3340.0	4594.4
Oct	201215.4	196510.8	15996.5	8663.6	8509.7	148.7	5.2	7332.9	177360.5	16970.5	160390.0	3153.8	5.1	3148.7	4704.6
Nov	206894.2	202182.0	21332.3	8592.4	8425.0	162.1	5.2	12739.9	178187.7	16726.6	161461.1	2662.0	5.1	2656.9	4712.3
Dec	201276.3	197069.3	20028.9	8879.1	8715.8	158.0	5.3	11149.9	173720.0	15304.2	158415.8	3320.4	5.1	3315.3	4207.0
2014															
Jan	200470.2	195850.5	17863.6	8900.9	8721.4	174.1	5.3	8962.7	174860.1	13324.7	161535.4	3126.8	5.1	3121.6	4619.7
Feb	201389.6	196367.4	17675.9	8966.7	8736.3	175.0	55.4	8709.2	174737.0	14112.5	160624.5	3954.5	5.1	3949.4	5022.2
Mar	199826.8	195663.2	16775.4	8812.6	8571.4	185.9	55.3	7962.8	174926.6	15137.0	159789.6	3961.2	5.1	3956.1	4163.6

Source: Commercial Banks

COMMERCIAL BANKS: TIME DEPOSITS BY MATURITY
(G\$ Million)

Table 2.6

End Of Period	Up To 3 Months	Exceeding 3 & Up To 6 Months	Exceeding 6 & Up To 9 Months	Up To 12 Months	Exceeding 12 Months	Total
2004	12760.7	4553.8	32.3	12359.1	814.3	30520.2
2005	11434.3	4070.2	85.3	15305.8	3003.8	33899.3
2006	11839.9	4594.3	144.0	14112.3	3122.1	33812.6
2007	12519.5	5241.3	18.7	17372.9	2038.3	37190.6
2008	15068.5	4321.7	1168.4	18332.2	2677.6	41568.5
2009						
Mar	17012.9	5176.3	478.3	18054.5	2818.1	43540.2
Jun	18079.9	4066.2	1070.5	14981.4	3021.3	41219.2
Sep	17132.7	4117.4	1059.6	16461.3	3130.1	41901.1
Dec	17485.9	4943.3	593.5	18133.1	2782.9	43938.7
2010						
Mar	18184.8	5335.7	574.3	18258.2	2897.1	45250.2
Jun	16564.9	6208.6	502.3	20446.3	2288.9	46010.9
Sep	18278.3	6009.8	514.8	19846.7	2103.3	46752.8
Dec	17213.4	6135.1	882.6	17359.7	3391.6	44982.3
2011						
Mar	18791.2	7340.1	367.0	14963.5	3384.3	44846.0
Jun	18202.0	7438.3	342.9	18034.4	3334.9	47352.4
Sep	20920.0	7178.1	370.9	20273.9	1864.8	50607.8
Dec	26385.6	7271.0	1964.9	14625.0	1694.5	51941.0
2012						
Mar	25166.7	8083.2	1662.2	14961.8	1621.2	51495.1
Jun	27362.4	8408.3	1232.1	16653.5	1481.7	55137.9
Sep	26467.6	6886.4	1166.5	19187.7	3873.0	57581.1
Dec	24271.5	7755.0	401.2	24108.5	1216.3	57752.5
2013						
Jan	24608.8	7596.3	508.9	26758.1	986.8	60458.9
Feb	24579.2	8465.7	364.8	27030.3	1034.9	61475.0
Mar	25093.6	8533.9	418.1	27936.5	1235.6	63217.7
Apr	25770.1	8678.2	410.8	26798.1	846.5	62503.6
May	26095.4	10605.5	233.2	24032.2	1040.9	62007.3
Jun	27590.0	8209.9	305.2	26081.4	973.9	63160.4
Jul	27251.9	7842.7	305.6	28754.4	1067.4	65221.9
Aug	27515.1	7492.0	297.9	29358.6	978.8	65642.3
Sep	27568.1	7323.4	303.2	29783.7	837.2	65815.6
Oct	26836.7	7514.4	227.9	30581.4	865.4	66025.6
Nov	26894.0	7567.9	451.0	29988.4	860.3	65761.6
Dec	29052.4	7270.3	656.2	28153.8	916.0	66048.8
2014						
Jan	24085.1	7300.8	694.1	28575.8	1007.4	61663.2
Feb	23286.0	7601.4	516.7	27877.3	923.2	60204.6
Mar	23177.9	8030.8	351.6	26347.9	857.0	58765.2

Source: Commercial Banks

COMMERCIAL BANKS: DEBITS AND CREDITS ON SAVINGS ACCOUNTS
(G\$ Million)

Table 2.7

Period	Savings Deposits At Beg. Of Period	Credits	Debits	Net Credits (+) Or Debits (-)	Interest Accrued/ Credited To Acc. During The Period	Savings Deposits at end of Period
		On Savings Acc. During The Period				
2004	68433.5	25707.5	23977.3	1730.2	240.0	70403.7
2005	77179.3	26246.7	24171.8	2075.0	167.9	79422.2
2006	88742.2	31616.0	31979.9	-363.8	221.2	88599.5
2007	102881.9	32336.5	33753.8	-1417.2	188.4	101653.0
2008	115546.5	40026.0	40141.5	-115.6	211.3	115642.3
2009						
Mar	118823.5	35887.5	35227.3	660.2	349.1	119832.8
Jun	120683.2	38301.1	37730.1	571.0	198.2	121452.4
Sep	123621.1	35941.5	33416.3	2525.2	305.0	126451.3
Dec	129545.3	60547.3	59543.1	1004.2	214.2	130763.6
2010						
Mar	139645.5	41110.3	43419.0	-2308.7	604.1	137940.9
Jun	140749.8	38455.9	38435.2	20.7	307.7	141078.2
Sep	143063.8	39483.6	40762.8	-1279.2	313.8	142098.4
Dec	145669.0	52055.3	44136.8	7918.5	254.6	153842.0
2011						
Mar	154230.6	60676.1	57221.0	3455.0	332.7	158018.3
Jun	163117.0	65534.4	64963.9	570.5	254.1	163941.7
Sep	162586.5	66192.8	67350.5	-1157.7	302.7	161731.5
Dec	166569.0	90509.7	89592.3	917.4	226.4	167712.8
2012						
Mar	172403.0	70464.0	69255.2	1208.9	291.9	173903.7
Jun	178912.9	70789.5	67571.5	3218.0	203.7	182334.6
Sep	180842.8	60805.8	58743.2	2062.7	262.3	183167.7
Dec	187392.7	64396.3	66029.6	-1633.3	422.6	186182.1
2013						
Jan	186182.1	66335.0	60702.9	5632.1	227.4	192041.6
Feb	192041.6	62072.0	60684.2	1387.8	95.3	193524.7
Mar	193524.7	55750.4	54799.7	950.7	313.2	194788.5
Apr	194788.5	64787.9	62581.0	2206.9	111.4	197106.8
May	197106.8	67021.0	65640.4	1380.6	111.3	198598.7
Jun	198598.7	65937.5	66077.6	-140.0	284.2	198742.9
Jul	198742.9	72136.3	74763.2	-2626.9	114.9	196230.8
Aug	196230.8	65667.7	64244.0	1423.7	552.2	198206.7
Sep	198206.7	65201.7	65936.4	-734.7	397.3	197869.3
Oct	197869.3	71874.8	68611.6	3263.1	82.9	201215.4
Nov	201215.4	68753.8	63186.0	5567.9	111.0	206894.2
Dec	206894.2	72664.7	78432.7	-5767.9	150.0	201276.3
2014						
Jan	201276.3	69998.6	70900.2	-901.6	95.5	200470.2
Feb	200470.2	63531.5	62690.0	841.5	77.9	201389.6
Mar	201389.6	64495.8	66156.0	-1660.2	97.3	199826.8

Source: Commercial Banks

COMMERCIAL BANKS : DEBITS AND CLEARING BALANCES
(G\$ MILLION)

DEBITS ON CHEQUING ACCOUNTS

Table 2.8

Period	Debits
2004	159,657
2005	167,641
2006	194,351
2007	215,212
2008	276,220
2009	
Mar	268,265
Jun	295,451
Sep	427,671
Dec	315,248
2010	
Mar	471,629
Jun	301,534
Sep	286,312
Dec	312,715
2011	
Mar	312,147
Jun	318,674
Sep	305,269
Dec	356,107
2012	
Mar	344,340
Jun	450,926
Sep	380,570
Dec	381,533
2013	
Jan	428,801
Feb	390,629
Mar	368,173
Apr	415,771
May	406,478
Jun	389,088
Jul	446,705
Aug	411,461
Sep	415,872
Oct	445,080
Nov	412,278
Dec	439,550
2014	
Jan	428,801
Feb	277,199
Mar	410,162

CLEARING BALANCES

Table 2.9

Period	Clearings ¹⁾
2004	116,996
2005	131,454
2006	145,949
2007	170,539
2008	197,236
2009	
1st Qtr	47,938
2nd Qtr	49,599
3rd Qtr	50,410
4th Qtr	58,087
2010	
1st Qtr	52,376
2nd Qtr	53,650
3rd Qtr	52,926
4th Qtr	67,398
2011	
1st Qtr	64,818
2nd Qtr	72,159
3rd Qtr	74,016
4th Qtr	79,480
2012	
1st Qtr	72,471
2nd Qtr	74,586
3rd Qtr	73,063
4th Qtr	83,479
2013	
Jan	29,162
Feb	22,573
Mar	22,496
Apr	26,636
May	26,344
Jun	24,712
Jul	26,646
Aug	27,640
Sep	26,570
Oct	28,762
Nov	30,475
Dec	29,185
2014	
Jan	26,739
Feb	21,549
Mar	24,965

COMMERCIAL BANKS: TOTAL LOANS AND ADVANCES¹
(G\$ Million)

Table 2.10 (a)

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector ³			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't ²								
2004	38136.7	36579.6	1315.6	50.2	0.1	50.1	1265.4	34774.0	26581.5	8192.5	490.0	-	490.0	1557.2
2005	40337.1	38906.9	1572.1	86.6	5.4	81.2	1485.5	36802.3	26499.3	10303.0	532.5	-	532.5	1430.2
2006	45968.8	44603.2	1057.9	91.3	0.5	90.8	966.6	43109.0	30595.7	12513.3	436.4	-	436.4	1365.6
2007	52021.3	51328.4	1329.1	89.5	0.0	89.5	1239.6	49961.5	32956.5	17005.1	37.8	-	37.8	692.9
2008	60467.1	60003.2	2274.2	64.3	13.5	50.7	2209.9	57633.3	39503.0	18130.2	95.8	-	95.8	463.9
2009	64398.2	63305.9	2716.9	75.6	22.5	53.0	2641.3	60486.0	41661.8	18824.2	103.0	-	103.0	1092.3
2010	75879.5	74547.2	3140.5	55.3	8.2	47.1	3085.2	71391.3	50007.8	21383.5	15.5	0.0	15.4	1332.3
2011														
Mar	76956.3	75918.2	3252.2	66.2	15.1	51.1	3186.0	72638.3	52888.9	19749.3	27.7	-	27.7	1038.1
Jun	80092.9	78830.1	3248.1	61.5	8.9	52.6	3186.6	75554.1	54060.5	21493.6	27.9	-	27.9	1262.8
Sep	87176.8	86219.7	3289.0	62.7	11.2	51.5	3226.3	82905.0	60224.5	22680.4	25.7	-	25.7	957.1
Dec	93160.8	91989.7	4092.5	61.7	1.9	59.8	4030.9	87866.1	63331.0	24535.2	31.1	-	31.1	1171.1
2012														
Jan	91200.4	88844.7	3572.1	94.3	37.3	57.0	3477.8	85189.2	62666.5	22522.7	83.4	-	83.4	2355.7
Feb	94204.1	91632.5	3545.3	64.5	1.7	62.8	3480.8	87966.8	65422.6	22544.2	120.4	-	120.4	2571.5
Mar	94750.2	93648.7	4355.9	61.8	0.8	61.0	4294.0	89170.9	66606.6	22564.3	122.0	-	122.0	1101.4
Apr	99353.4	98120.4	4517.7	63.2	2.8	60.5	4454.5	93512.5	70727.6	22785.0	90.2	-	90.2	1233.0
May	99346.2	98135.5	3890.6	62.0	0.9	61.1	3828.6	94202.8	70928.5	23274.3	42.0	-	42.0	1210.7
Jun	99285.5	98176.9	3695.7	67.4	0.5	66.9	3628.3	94396.7	70951.3	23445.4	84.5	-	84.5	1108.6
Jul	99793.5	98424.2	4072.4	10.0	0.2	9.9	4062.4	94234.9	70105.6	24129.4	116.9	-	116.9	1369.2
Aug	103911.4	102706.7	4070.8	19.1	0.3	18.8	4051.7	98451.6	73552.7	24898.9	184.3	-	184.3	1204.7
Sep	105624.2	104367.9	3625.7	63.1	1.7	61.4	3562.5	100520.4	75147.4	25373.0	221.8	-	221.8	1256.3
Oct	107291.8	105970.5	4143.1	47.7	0.5	47.2	4095.4	101642.2	75971.0	25671.2	185.2	-	185.2	1321.2
Nov	108393.8	106974.2	4105.5	66.9	1.2	65.6	4038.6	102585.3	77090.6	25494.6	283.5	-	283.5	1419.6
Dec	112220.2	111024.8	3724.5	63.3	2.1	61.2	3661.2	106940.8	80136.9	26803.9	359.5	-	359.5	1195.4
2013														
Jan	110968.5	109998.1	4259.5	7.8	3.1	4.7	4251.8	105346.2	78899.4	26446.8	392.3	-	392.3	970.4
Feb	112535.3	111568.6	4543.7	10.0	3.8	6.3	4533.7	106378.2	80097.8	26280.4	646.7	-	646.7	966.8
Mar	114244.0	112970.5	4843.5	12.4	3.6	8.8	4831.1	107494.1	79683.4	27810.7	632.9	-	632.9	1273.6
Apr	115806.3	114964.4	5174.7	7.3	0.0	7.2	5167.4	109096.1	81386.0	27710.2	693.7	-	693.7	841.9
May	115717.7	114846.5	5028.0	8.8	1.2	7.7	5019.2	109136.7	81494.5	27642.3	681.7	-	681.7	871.2
Jun	117902.6	116966.7	5009.9	259.9	251.8	8.2	4750.0	111192.6	82687.7	28504.8	764.3	-	764.3	935.8
Jul	117687.7	116858.4	5279.9	9.7	0.8	9.0	5270.2	110787.4	81419.8	29367.6	791.1	-	791.1	829.2
Aug	116633.6	115725.1	5296.0	11.4	2.7	8.7	5284.6	109582.6	80471.1	29111.5	846.4	-	846.4	908.5
Sep	120085.8	119172.7	5067.3	20.7	1.3	19.4	5046.6	113275.7	82978.4	30297.3	829.6	-	829.6	913.1
Oct	122096.1	121316.2	4798.0	10.1	1.0	9.1	4787.9	115724.0	85081.0	30643.1	794.1	-	794.1	779.9
Nov	125280.5	124397.4	4924.6	8.7	0.7	7.9	4916.0	118673.3	86949.3	31724.0	799.5	-	799.5	883.1
Dec	127517.2	125549.2	2593.3	8.0	1.4	6.7	2585.3	122120.1	88902.7	33217.3	835.9	-	835.9	1967.9
2014														
Jan	126876.9	125043.2	3212.3	5.1	1.2	3.9	3207.2	120941.4	90107.0	30834.4	889.5	-	889.5	1833.8
Feb	127666.2	125764.3	3559.9	2.5	0.5	1.9	3557.5	121298.1	91008.3	30289.8	906.2	-	906.2	1901.9
Mar	128196.3	126253.1	3553.9	6.7	4.8	1.9	3547.1	121804.1	91811.6	29992.5	895.1	-	895.1	1943.3

Source: Commercial Banks

¹ Total Loans and Advances do not include Real Estate Mortgage Loans (see general notes).

² Other Govt. consists of Local Government and NIS.

³ Figures have been revised from January 2012 - March 2013 to reflect reclassifications by two commercial banks.

COMMERCIAL BANKS: TOTAL LOANS AND ADVANCES¹

(G\$ Million)

Table 2.10 (b)

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector ³			Real Estate Mortgage Loans ³	Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers		Total	Public	Private	
				Total	Central Gov't	Other Gov't ²									
2004	45569.2	44012.0	1315.6	50.2	0.1	50.1	1265.4	34774.0	26581.5	8192.5	7432.4	490.0	-	490.0	1557.2
2005	49638.8	48208.6	1572.1	86.6	5.4	81.2	1485.5	36802.3	26499.3	10303.0	9301.7	532.5	-	532.5	1430.2
2006	58492.6	57127.0	1057.9	91.3	0.5	90.8	966.6	43109.0	30595.7	12513.3	12523.7	436.4	-	436.4	1365.6
2007	68423.9	67731.0	1329.1	89.5	0.0	89.5	1239.6	49961.5	32956.5	17005.1	16402.5	37.8	-	37.8	692.9
2008	82377.4	81913.5	2274.2	64.3	13.5	50.7	2209.9	57633.3	39503.0	18130.2	21910.3	95.8	-	95.8	463.9
2009	91664.6	90572.3	2716.9	75.6	22.5	53.0	2641.3	60486.0	41661.8	18824.2	27266.4	103.0	-	103.0	1092.3
2010	109689.6	108357.3	3140.5	55.3	8.2	47.1	3085.2	71391.3	50007.8	21383.5	33810.1	15.5	0.0	15.4	1332.3
2011															
Mar	112417.3	111379.1	3252.2	66.2	15.1	51.1	3186.0	72638.3	52888.9	19749.3	35460.9	27.7	-	27.7	1038.1
Jun	117396.8	116134.0	3248.1	61.5	8.9	52.6	3186.6	75554.1	54060.5	21493.6	37303.9	27.9	-	27.9	1262.8
Sep	126170.2	125213.1	3289.0	62.7	11.2	51.5	3226.3	82905.0	60224.5	22680.4	38993.4	25.7	-	25.7	957.1
Dec	133355.4	132184.3	4092.5	61.7	1.9	59.8	4030.9	87866.1	63331.0	24535.2	40194.6	31.1	-	31.1	1171.1
2012															
Jan	133887.0	131531.3	3572.1	94.3	37.3	57.0	3477.8	85189.2	62666.5	22522.7	42686.6	83.4	-	83.4	2355.7
Feb	136736.5	134165.0	3545.3	64.5	1.7	62.8	3480.8	87966.8	65422.6	22544.2	42532.5	120.4	-	120.4	2571.5
Mar	137429.6	136328.2	4355.9	61.8	0.8	61.0	4294.0	89170.9	66606.6	22564.3	42679.5	122.0	-	122.0	1101.4
Apr	142639.5	141406.6	4517.7	63.2	2.8	60.5	4454.5	93512.5	70727.6	22785.0	43286.1	90.2	-	90.2	1233.0
May	143209.8	141999.0	3890.6	62.0	0.9	61.1	3828.6	94202.8	70928.5	23274.3	43863.5	42.0	-	42.0	1210.7
Jun	143708.3	142599.7	3695.7	67.4	0.5	66.9	3628.3	94396.7	70951.3	23445.4	44422.8	84.5	-	84.5	1108.6
Jul	144885.3	143516.1	4072.4	10.0	0.2	9.9	4062.4	94234.9	70105.6	24129.4	45091.9	116.9	-	116.9	1369.2
Aug	150102.4	148897.7	4070.8	19.1	0.3	18.8	4051.7	98451.6	73552.7	24898.9	46191.0	184.3	-	184.3	1204.7
Sep	152449.7	151193.4	3625.7	63.1	1.7	61.4	3562.5	100520.4	75147.4	25373.0	46825.5	221.8	-	221.8	1256.3
Oct	154677.9	153356.7	4143.1	47.7	0.5	47.2	4095.4	101642.2	75971.0	25671.2	47386.1	185.2	-	185.2	1321.2
Nov	156234.1	154814.6	4105.5	66.9	1.2	65.6	4038.6	102585.3	77090.6	25494.6	47840.4	283.5	-	283.5	1419.6
Dec	160691.3	159495.9	3724.5	63.3	2.1	61.2	3661.2	106940.8	80136.9	26803.9	48471.1	359.5	-	359.5	1195.4
2013															
Jan	159670.4	158700.1	4259.5	7.8	3.1	4.7	4251.8	105346.2	78899.4	26446.8	48702.0	392.3	-	392.3	970.4
Feb	161861.4	160894.7	4543.7	10.0	3.8	6.3	4533.7	106378.2	80097.8	26280.4	49326.1	646.7	-	646.7	966.8
Mar	164067.1	162793.5	4843.5	12.4	3.6	8.8	4831.1	107494.1	79683.4	27810.7	49823.1	632.9	-	632.9	1273.6
Apr	166454.7	165612.8	5174.7	7.3	0.0	7.2	5167.4	109096.1	81386.0	27710.2	50648.4	693.7	-	693.7	841.9
May	167160.2	166289.0	5028.0	8.8	1.2	7.7	5019.2	109136.7	81494.5	27642.3	51442.5	681.7	-	681.7	871.2
Jun	169978.9	169043.1	5009.9	259.9	251.8	8.2	4750.0	111192.6	82687.7	28504.8	52076.4	764.3	-	764.3	935.8
Jul	170735.3	169906.1	5279.9	9.7	0.8	9.0	5270.2	110787.4	81419.8	29367.6	53047.6	791.1	-	791.1	829.2
Aug	170653.4	169744.8	5296.0	11.4	2.7	8.7	5284.6	109582.6	80471.1	29111.5	54019.8	846.4	-	846.4	908.5
Sep	174941.6	174028.5	5067.3	20.7	1.3	19.4	5046.6	113275.7	82978.4	30297.3	54855.8	829.6	-	829.6	913.1
Oct	177719.4	176939.5	4798.0	10.1	1.0	9.1	4787.9	115724.0	85081.0	30643.1	55623.3	794.1	-	794.1	779.9
Nov	181607.4	180724.3	4924.6	8.7	0.7	7.9	4916.0	118673.3	86949.3	31724.0	56326.9	799.5	-	799.5	883.1
Dec	184170.2	182202.3	2593.3	8.0	1.4	6.7	2585.3	122120.1	88902.7	33217.3	56653.1	835.9	-	835.9	1967.9
2014															
Jan	184269.2	182435.4	3212.3	5.1	1.2	3.9	3207.2	120941.4	90107.0	30834.4	57392.3	889.5	-	889.5	1833.8
Feb	185762.4	183860.4	3559.9	2.5	0.5	1.9	3557.5	121298.1	91008.3	30289.8	58096.2	906.2	-	906.2	1901.9
Mar	186847.7	184904.4	3553.9	6.7	4.8	1.9	3547.1	121804.1	91811.6	29992.5	58651.4	895.1	-	895.1	1943.3

Source: Commercial Banks

¹ Total Loans and Advances includes Real Estate Mortgage Loans (see general notes).

² Other Govt. consists of Local Government and NIS.

³ Figures have been revised from January 2012 - March 2013 to reflect reclassifications by two commercial banks.

COMMERCIAL BANKS: DEMAND LOANS AND ADVANCES¹
(G\$ Million)

Table 2.11

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector ³			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't ²								
2004	19732.7	18516.8	1138.2	50.2	0.1	50.1	1088.0	17210.7	14451.6	2759.2	167.9	-	167.9	1215.9
2005	20618.2	19411.9	1395.2	86.6	5.4	81.2	1308.6	17731.0	14991.3	2739.7	285.7	-	285.7	1206.3
2006	24017.2	22828.5	931.0	91.3	0.5	90.8	839.7	21552.2	18486.2	3066.1	345.3	-	345.3	1188.7
2007	27946.3	27351.1	1249.1	89.5	0.0	89.5	1159.6	26068.2	20089.0	5979.1	33.8	-	33.8	595.2
2008	36392.1	36025.8	2194.2	64.3	13.5	50.7	2129.9	33739.9	26635.6	7104.3	91.8	-	91.8	366.2
2009	37112.4	36195.6	1845.0	56.1	5.3	50.7	1788.9	34262.9	26966.6	7296.3	87.7	-	87.7	916.8
2010	43379.1	42214.1	2662.3	47.6	0.5	47.1	2614.7	39540.7	30941.4	8599.4	11.1	0.0	11.1	1165.0
2011														
Mar	41797.7	40921.4	2403.9	58.9	7.8	51.1	2345.0	38493.8	31232.4	7261.5	23.7	-	23.7	876.3
Jun	42477.4	41371.4	2394.5	53.6	1.0	52.6	2341.0	38952.6	31126.8	7825.8	24.3	-	24.3	1106.0
Sep	45095.9	44308.1	2426.1	50.1	2.4	47.7	2376.0	41859.5	34007.3	7852.1	22.5	-	22.5	787.8
Dec	49321.0	48313.5	3234.1	58.0	1.9	56.1	3176.1	45051.1	36210.2	8840.9	28.3	-	28.3	1007.5
2012														
Jan	49411.2	47227.7	3103.7	82.3	28.9	53.4	3021.4	44043.2	35463.9	8579.3	80.8	-	80.8	2183.5
Feb	52436.5	50027.8	3117.9	60.9	1.7	59.2	3056.9	46792.0	38194.1	8597.9	117.9	-	117.9	2408.7
Mar	51083.2	50141.7	3525.5	58.3	0.8	57.6	3467.1	46496.6	37810.2	8686.3	119.6	-	119.6	941.5
Apr	54460.2	53381.7	3687.1	59.7	2.8	56.9	3627.4	49606.6	40728.2	8878.4	88.0	-	88.0	1078.5
May	53693.9	52631.5	3058.7	58.6	0.9	57.8	3000.1	49532.7	40394.1	9138.6	40.0	-	40.0	1062.5
Jun	52858.0	51898.8	2862.1	64.0	0.5	63.5	2798.0	48954.0	40015.3	8938.7	82.7	-	82.7	959.2
Jul	52936.5	51714.8	3237.4	6.7	0.2	6.5	3230.7	48362.2	38980.8	9381.4	115.2	-	115.2	1221.7
Aug	54177.6	53117.6	3234.5	15.9	0.3	15.6	3218.6	49712.2	40038.8	9673.3	170.9	-	170.9	1060.0
Sep	54598.5	53496.5	2787.9	60.0	1.7	58.3	2727.9	50607.0	40772.2	9834.9	101.5	-	101.5	1102.0
Oct	55196.8	54026.3	3303.8	44.6	0.5	44.1	3259.2	50654.7	40513.8	10140.9	67.9	-	67.9	1170.5
Nov	56482.8	55320.6	3264.6	63.8	1.2	62.6	3200.8	51981.6	41792.5	10189.1	74.4	-	74.4	1162.2
Dec	59431.1	58501.3	3282.4	60.4	2.1	58.2	3222.0	55174.9	44578.3	10596.6	44.1	-	44.1	929.7
2013														
Jan	58686.3	57981.1	3815.9	4.9	3.1	1.8	3811.0	54084.9	43464.3	10620.5	80.3	-	80.3	705.2
Feb	60101.6	59409.2	3698.9	7.2	3.8	3.4	3691.7	55658.5	44909.5	10749.0	51.9	-	51.9	692.3
Mar	60917.9	59917.8	4031.8	9.7	3.6	6.1	4022.1	55840.5	44603.0	11237.5	45.5	-	45.5	1000.1
Apr	62088.4	61517.1	4360.6	4.6	0.0	4.6	4356.0	57092.1	45463.7	11628.5	64.4	-	64.4	571.3
May	61348.0	60745.2	4211.0	6.3	1.2	5.1	4204.8	56475.9	45031.2	11444.7	58.3	-	58.3	602.8
Jun	62386.1	61716.8	4190.1	257.4	251.8	5.6	3932.8	57379.7	45471.4	11908.3	147.0	-	147.0	669.3
Jul	60928.0	60361.9	3957.4	7.3	0.8	6.6	3950.1	56218.6	44036.5	12182.0	186.0	-	186.0	566.0
Aug	60262.9	59626.4	3970.7	9.1	2.7	6.4	3961.6	55417.7	43196.4	12221.3	238.1	-	238.1	636.5
Sep	62873.4	62219.3	3739.2	18.4	1.3	17.1	3720.8	58322.2	45257.8	13064.4	157.9	-	157.9	654.1
Oct	63748.0	63225.1	3467.1	7.9	1.0	6.9	3459.2	59629.7	46465.0	13164.7	128.3	-	128.3	522.9
Nov	65828.3	65189.2	3590.8	6.5	0.7	5.8	3584.3	61458.1	47847.9	13610.1	140.3	-	140.3	639.2
Dec	65587.0	64883.6	1816.7	6.0	1.4	4.6	1810.7	62876.0	49118.4	13757.6	191.0	-	191.0	703.3
2014														
Jan	64851.5	64279.6	2432.9	3.1	1.2	1.9	2429.8	61666.8	49912.0	11754.8	179.8	-	179.8	571.9
Feb	65361.3	64718.6	2412.4	0.6	0.5	0.0	2411.8	62104.8	50679.4	11425.4	201.4	-	201.4	642.7
Mar	65690.6	65003.1	2403.3	4.8	4.8	0.0	2398.5	62399.0	51066.2	11332.8	200.8	-	200.8	687.5

Source: Commercial Banks

¹ Demand Loans and Advances do not include Real Estate Mortgage Loans.

² Other Govt. consists of Local Government and NIS.

³ Figures have been revised from January 2012 - March 2013 to reflect reclassifications by two commercial banks.

COMMERCIAL BANKS: TERM LOANS AND ADVANCES¹
(G\$ Million)

Table 2.12

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector ³			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't ²								
2004	18,404.0	18,062.8	177.4	0.0	0.0	0.0	177.4	17,563.2	12,129.9	5,433.3	322.1	0.0	322.1	341.2
2005	19,718.9	19,495.0	176.9	0.0	0.0	0.0	176.9	19,071.3	11,508.0	7,563.3	246.8	0.0	246.8	223.9
2006	21,951.6	21,774.7	126.9	0.0	0.0	0.0	126.9	21,556.7	12,109.5	9,447.2	91.1	0.0	91.1	176.9
2007	24,075.1	23,977.4	80.0	-	-	-	80.0	23,893.4	12,867.5	11,025.9	4.0	-	4.0	97.7
2008	24,075.1	23,977.4	80.0	-	-	-	80.0	23,893.4	12,867.5	11,025.9	4.0	-	4.0	97.7
2009	27,285.8	27,110.4	871.9	19.5	17.2	2.3	852.4	26,223.1	14,695.2	11,527.9	15.3	-	15.3	175.4
2010	32,500.4	32,333.1	478.2	7.7	7.7	-	470.5	31,850.5	19,066.4	12,784.1	4.4	-	4.4	167.3
2011														
Mar	35,158.6	34,996.8	848.3	7.3	7.3	-	841.1	34,144.4	21,656.6	12,487.9	4.0	-	4.0	161.8
Jun	37,615.4	37,458.6	853.6	7.9	7.9	-	845.7	36,601.5	22,933.7	13,667.8	3.6	-	3.6	156.8
Sep	42,080.9	41,911.6	862.9	12.6	8.8	3.9	850.2	41,045.5	26,217.2	14,828.3	3.2	-	3.2	169.3
Dec	43,839.8	43,676.2	858.5	3.7	-	3.7	854.8	42,815.0	27,120.7	15,694.3	2.8	-	2.8	163.6
2012														
Jan	41,789.2	41,617.0	468.4	12.0	8.4	3.6	456.4	41,146.0	27,202.6	13,943.3	2.6	-	2.6	172.2
Feb	41,767.5	41,604.7	427.4	3.5	-	3.5	423.9	41,174.8	27,228.5	13,946.3	2.5	-	2.5	162.8
Mar	43,667.0	43,507.0	830.4	3.5	-	3.5	826.9	42,674.3	28,796.3	13,878.0	2.3	-	2.3	159.9
Apr	44,893.1	44,738.7	830.6	3.5	-	3.5	827.1	43,905.9	29,999.3	13,906.6	2.2	-	2.2	154.4
May	45,652.3	45,504.0	831.9	3.4	-	3.4	828.5	44,670.1	30,534.4	14,135.7	2.0	-	2.0	148.3
Jun	46,427.5	46,278.2	833.6	3.4	-	3.4	830.2	45,442.7	30,935.9	14,506.7	1.9	-	1.9	149.3
Jul	46,857.0	46,709.5	835.0	3.3	-	3.3	831.7	45,872.7	31,124.8	14,747.9	1.7	-	1.7	147.5
Aug	49,733.8	49,589.0	836.3	3.2	-	3.2	833.2	48,739.4	33,513.9	15,225.5	13.3	-	13.3	144.7
Sep	51,025.7	50,871.4	837.7	3.1	-	3.1	834.6	49,913.4	34,375.2	15,538.2	120.3	-	120.3	154.3
Oct	52,095.0	51,944.2	839.3	3.2	-	3.2	836.2	50,987.5	35,457.2	15,530.3	117.4	-	117.4	150.8
Nov	51,911.0	51,653.6	840.9	3.0	-	3.0	837.8	50,603.7	35,298.1	15,305.5	209.1	-	209.1	257.4
Dec	52,789.1	52,523.5	442.1	2.9	-	2.9	439.2	51,765.9	35,558.6	16,207.3	315.5	-	315.5	265.6
2013														
Jan	52,282.2	52,017.0	443.6	2.9	-	2.9	440.7	51,261.4	35,435.1	15,826.3	312.1	-	312.1	265.2
Feb	52,433.8	52,159.3	844.9	2.9	-	2.9	842.0	50,719.7	35,188.3	15,531.4	594.8	-	594.8	274.4
Mar	53,326.1	53,052.6	811.7	2.7	-	2.7	809.0	51,653.5	35,080.4	16,573.2	587.4	-	587.4	273.5
Apr	53,717.9	53,447.3	814.1	2.6	-	2.6	811.4	52,004.0	35,922.3	16,081.7	629.2	-	629.2	270.6
May	54,369.7	54,101.2	817.0	2.6	-	2.6	814.5	52,660.8	36,463.2	16,197.6	623.4	-	623.4	268.4
Jun	55,516.5	55,250.0	819.8	2.6	-	2.6	817.2	53,812.9	37,216.4	16,596.5	617.3	-	617.3	266.5
Jul	56,759.7	56,496.5	1,322.5	2.4	-	2.4	1,320.1	54,568.9	37,383.2	17,185.6	605.1	-	605.1	263.2
Aug	56,370.7	56,098.6	1,325.4	2.3	-	2.3	1,323.0	54,164.9	37,274.7	16,890.2	608.3	-	608.3	272.0
Sep	57,212.4	56,953.4	1,328.1	2.3	-	2.3	1,325.8	54,953.5	37,720.7	17,232.9	671.7	-	671.7	259.0
Oct	58,348.0	58,091.1	1,331.0	2.3	-	2.3	1,328.7	56,094.3	38,615.9	17,478.4	665.8	-	665.8	256.9
Nov	59,452.2	59,208.2	1,333.8	2.2	-	2.2	1,331.6	57,215.2	39,101.3	18,113.9	659.2	-	659.2	244.0
Dec	61,930.2	60,665.6	776.7	2.1	-	2.1	774.6	59,244.1	39,784.4	19,459.7	644.9	-	644.9	1,264.6
2014														
Jan	62,025.5	60,763.6	779.3	2.0	-	2.0	777.3	59,274.5	40,194.9	19,079.6	709.8	-	709.8	1,261.9
Feb	62,304.9	61,045.7	1,147.6	1.9	-	1.9	1,145.6	59,193.3	40,329.0	18,864.4	704.8	-	704.8	1,259.3
Mar	62,505.7	61,250.0	1,150.6	1.9	-	1.9	1,148.7	59,405.1	40,745.4	18,659.7	694.3	-	694.3	1,255.7

Source: Commercial Banks

¹ Term Loans and Advances do not include Real Estate Mortgage Loans.

² Other Govt. consists of Local Government and NIS.

³ Figures have been revised from January 2012 - March 2013 to reflect reclassifications by two commercial banks.

**COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR**
(G\$ Million)

Table 2-13(a)

	2004		2005		2006		2007		2008	
	Dec.		Dec.		Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	50.2	-	86.6	-	91.3	-	89.5	-	90.1	-
FINANCIAL INSTITUTIONS	0.0	490.0	0.0	532.5	0.0	436.4	0.0	37.8	0.0	109.2
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.2	-	0.0	-	0.0	-	37.6
Insurance Companies	-	474.2	-	514.4	-	422.1	-	22.3	-	57.4
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	15.7	-	17.9	-	14.2	-	15.5	-	14.1
Trust & Investment Companies	-	0.2	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	-	-	-	-	-	-	0.0	-	0.0
BUSINESS ENTERPRISES	1265.4	26581.5	1485.5	26499.3	966.6	30595.7	1,239.6	32,956.5	2,998.1	41,147.6
<i>Agriculture</i>	0.0	3244.6	146.2	3637.7	29.1	3525.8	369.7	2,984.5	903.9	3,934.1
Sugarcane	0.0	28.3	146.2	75.5	29.1	63.0	369.7	129.8	903.9	593.8
Paddy	0.0	1653.8	0.0	1411.0	0.0	1076.9	0.0	942.5	0.0	1,133.7
Other Farming	0.0	117.0	0.0	111.5	0.0	197.5	0.0	54.8	0.0	91.7
Livestock	0.0	372.4	0.0	422.9	0.0	517.8	0.0	637.8	0.0	741.3
Forestry	0.0	29.7	0.0	76.3	0.0	65.3	0.0	50.2	0.0	112.1
Shrimp & Other Fishing	0.0	1043.4	0.0	1540.5	0.0	1605.2	0.0	1,169.5	0.0	1,261.7
<i>Mining & Quarrying</i>	60.3	409.9	241.2	346.0	0.2	955.5	1.1	822.8	1.4	1,674.3
Bauxite	60.3	96.0	241.2	99.9	0.0	195.3	0.0	0.0	0.0	0.0
Other	0.0	314.0	0.0	246.2	0.2	760.2	1.1	822.8	1.4	1,674.3
<i>Manufacturing</i>	1201.0	8539.8	1098.1	8150.0	937.2	10145.1	864.7	10,634.6	2,091.1	11,658.5
Timber and Sawmilling	0.0	823.7	0.0	975.5	0.0	1402.5	0.0	1,747.1	0.0	2,125.7
Other Constr. and Engin.	0.0	2332.1	0.0	2366.6	0.0	3701.0	0.0	3,346.8	0.0	2,964.6
Sugar Molasses	0.0	3.5	0.0	87.9	0.8	45.9	0.0	8.3	1,397.6	1.1
Rice Milling	177.4	2482.8	176.9	1745.0	126.9	1399.8	80.0	1,556.4	65.8	2,852.4
Beverages, Food & Tobacco	0.0	540.9	0.0	895.4	0.0	1332.2	0.0	1,315.3	0.0	1,372.9
Textiles & Clothing	0.0	65.9	0.0	49.8	0.0	45.8	0.0	48.9	0.0	77.9
Electricity	1023.6	4.9	921.2	3.5	809.5	4.3	784.7	6.3	627.7	17.5
Other Manufacturing	0.0	2286.0	0.0	2026.4	0.0	2213.5	0.0	2,605.4	0.0	2,246.5
<i>Services</i>	4.1	14387.2	0.0	14365.5	0.0	15969.3	4.1	18,514.7	1.7	23,880.7
Drainage & Irrigation	0.0	25.8	0.0	38.3	0.0	30.9	0.0	25.5	0.0	20.5
Transportation	0.0	1143.7	0.0	1054.6	0.0	1150.8	3.2	1,608.2	0.0	2,356.9
Telecommunications	0.0	25.8	0.0	23.7	0.0	71.5	0.0	28.5	0.0	80.2
Entertaining & Catering	0.0	1368.5	0.0	1400.1	0.0	1964.8	0.0	1,984.2	0.0	1,873.9
Distribution	0.0	8988.3	0.0	9072.9	0.0	9767.8	0.3	10,990.9	0.1	14,605.7
Education	0.0	216.7	0.0	142.1	0.0	85.9	0.0	75.1	0.0	24.7
Health	0.0	148.6	0.0	171.2	0.0	206.9	0.0	217.4	0.0	266.2
Professional Services	0.0	518.1	0.0	436.5	0.0	477.1	0.0	654.5	0.0	684.0
Other Services	4.1	1951.6	0.0	2026.0	0.0	2213.5	0.7	2,930.4	1.6	3,968.6
HOUSEHOLDS	0.0	8192.5	0.0	10303.0	0.0	12513.3	0.0	15,762.9	0.0	17,406.0
Housing	-	2622.1	-	3008.5	-	3759.1	-	4,242.6	0.0	5,502.3
Motor Cars	-	2156.3	-	2721.9	-	3453.9	-	4,324.8	0.0	4,000.2
Other Durable Goods	-	310.1	-	532.1	-	636.2	-	744.0	0.0	626.7
Education	-	169.0	-	217.4	-	249.3	-	274.8	0.0	273.7
Travel	-	33.5	-	55.3	-	58.7	-	68.9	0.0	66.6
Other Purposes	-	2901.4	-	3767.8	-	4356.1	-	6,107.7	0.0	6,936.6
TOTAL	1315.6	35264.0	1572.1	37334.8	1057.9	43545.3	1,329.1	48,757.2	3,088.2	58,662.8

Source: Commercial Banks

**COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR
(G\$ Million)**

Table 2-13(b)

	2009							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	79.3	-	74.4	-	73.3	-	75.6	-
FINANCIAL INSTITUTIONS	0.0	199.3	0.0	106.9	0.0	79.3	0.0	103.0
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	25.4	-	28.4	-	29.3	-	31.9
Insurance Companies	-	144.2	-	66.4	-	12.5	-	63.2
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	28.2	-	12.1	-	37.5	-	8.0
Trust & Investment Companies	-	1.6	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	2,951.5	39,954.3	2,998.5	39,232.1	2,788.0	39,778.0	2,641.3	42,109.3
Agriculture	922.6	4,062.3	991.5	4,135.2	772.2	4,541.1	754.9	5,086.9
Sugarcane	922.4	704.6	991.5	935.6	772.2	1,077.0	754.9	1,333.4
Paddy	0.0	1,265.2	0.0	1,077.9	0.0	1,513.7	0.0	1,818.3
Other Farming	0.3	94.0	0.0	71.1	0.0	66.4	0.0	55.2
Livestock	0.0	716.6	0.0	727.3	0.0	627.7	0.0	597.5
Forestry	0.0	106.8	0.0	152.4	0.0	119.3	0.0	105.6
Shrimp & Other Fishing	0.0	1,175.0	0.0	1,170.9	0.0	1,137.0	0.0	1,176.9
Mining & Quarrying	0.2	1,659.6	0.2	1,640.0	1.7	1,548.2	0.7	1,505.8
Bauxite	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.2	1,659.6	0.2	1,640.0	1.7	1,548.2	0.7	1,505.8
Manufacturing	2,027.6	11,306.4	2,004.9	12,184.0	2,013.0	10,980.5	1,884.7	10,441.8
Timber and Sawmilling	0.0	2,062.4	0.0	2,064.8	0.0	1,998.1	0.0	1,656.9
Other Constr. and Engin.	0.0	3,279.7	0.0	3,123.2	0.0	3,588.7	0.0	2,645.0
Sugar Molasses	1,416.1	0.9	1,425.0	0.9	1,427.2	0.7	1,367.9	0.8
Rice Milling	62.3	2,338.0	58.7	2,224.4	55.1	1,341.1	51.4	1,538.0
Beverages, Food & Tobacco	0.0	1,250.9	0.0	1,387.4	0.0	1,559.8	0.0	1,654.0
Textiles & Clothing	0.0	80.5	0.0	70.2	0.0	65.5	0.0	61.8
Electricity	549.2	16.9	521.3	17.0	530.7	11.1	465.4	11.7
Other Manufacturing	0.0	2,277.2	0.0	3,296.1	0.0	2,415.4	0.0	2,873.6
Services	1.2	22,926.0	1.9	21,272.9	1.0	22,708.3	0.9	25,074.8
Drainage & Irrigation	0.0	18.9	0.0	16.0	0.0	15.3	0.0	13.1
Transportation	0.0	2,440.7	0.8	2,346.1	0.0	2,546.3	0.0	2,452.2
Telecommunications	0.0	55.2	0.0	81.9	0.0	67.1	0.0	63.7
Entertaining & Catering	0.0	1,866.1	0.0	1,855.9	0.0	1,805.6	0.0	1,959.0
Distribution	0.0	14,034.9	0.0	12,327.1	0.0	12,406.1	0.0	13,849.3
Education	0.2	35.8	0.1	17.8	0.0	20.2	0.0	23.6
Health	0.0	342.1	0.0	265.9	0.0	300.8	0.0	337.2
Professional Services	0.0	498.0	0.0	588.6	0.0	608.1	0.0	781.6
Other Services	1.0	3,634.2	1.0	3,773.5	1.0	4,938.9	0.9	5,595.2
HOUSEHOLDS	0.0	16,840.3	0.0	16,869.2	0.0	17,191.7	0.0	16,583.8
Housing	0.0	4,727.4	0.0	4,754.7	0.0	4,665.9	0.0	3,857.4
Motor Cars	0.0	3,276.5	0.0	3,307.1	0.0	3,832.1	0.0	3,836.0
Other Durable Goods	0.0	395.2	0.0	356.5	0.0	296.0	0.0	349.6
Education	0.0	172.7	0.0	160.5	0.0	166.7	0.0	164.3
Travel	0.0	14.2	0.0	12.5	0.0	10.9	0.0	11.7
Other Purposes	0.0	8,254.4	0.0	8,277.9	0.0	8,220.1	0.0	8,364.8
TOTAL	3,030.8	56,994.0	3,072.9	56,208.2	2,861.3	57,049.0	2,716.9	58,796.1

Source: Commercial Banks

**COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR
(G\$ Million)**

Table 2-13(c)

	2010							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	53.2	-	59.7	-	63.7	-	55.3	-
FINANCIAL INSTITUTIONS	0.0	51.1	0.0	19.6	0.0	31.1	0.0	15.5
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	1.3	-	1.4	-	10.5	-	0.1
Insurance Companies	-	42.6	-	10.4	-	15.4	-	13.4
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	7.3	-	7.8	-	5.3	-	1.9
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	2,884.1	43,718.7	3,070.1	46,341.0	3,422.5	47,727.9	3,085.2	50,886.2
Agriculture	1,003.7	6,188.1	879.1	6,853.7	993.4	6,941.1	868.1	6,755.2
Sugarcane	1,003.5	1,568.5	879.1	1,754.9	989.9	1,907.1	866.0	1,695.0
Paddy	0.0	2,647.4	0.0	2,693.6	0.0	2,654.5	0.0	2,682.1
Other Farming	0.0	62.0	0.0	51.6	0.0	66.0	0.0	66.0
Livestock	0.0	593.7	0.0	1,045.8	0.0	981.3	0.0	930.6
Forestry	0.2	116.2	0.0	106.6	3.6	132.2	2.0	163.3
Shrimp & Other Fishing	0.0	1,200.4	0.0	1,201.3	0.0	1,200.1	0.0	1,218.1
Mining & Quarrying	0.1	1,552.3	0.2	1,776.7	0.0	2,644.8	2.2	2,582.0
Bauxite	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0
Other	0.1	1,552.3	0.2	1,776.7	0.0	2,644.8	2.1	2,582.0
Manufacturing	1,879.9	11,383.5	2,190.2	12,462.6	2,460.8	12,694.6	2,214.9	12,861.3
Timber and Sawmilling	0.0	1,635.3	0.0	1,638.0	2.1	1,480.5	0.0	1,613.3
Other Constr. and Engin.	0.0	3,273.1	0.0	3,813.3	0.0	4,211.8	0.0	4,108.9
Sugar Molasses	1,394.7	7.7	1,422.5	583.0	1,736.7	514.6	1,548.3	290.7
Rice Milling	47.7	1,358.4	44.0	1,619.6	39.0	1,392.8	36.4	1,399.8
Beverages, Food & Tobacco	0.0	1,615.5	0.0	1,739.9	0.0	2,257.8	0.0	2,178.6
Textiles & Clothing	0.0	64.0	0.0	65.5	0.0	72.7	0.0	78.3
Electricity	437.5	11.6	723.7	41.2	683.0	69.2	630.3	59.8
Other Manufacturing	0.0	3,417.9	0.0	2,962.1	0.0	2,695.0	0.0	3,131.8
Services	0.5	24,594.8	0.5	25,248.0	0.0	25,882.5	0.0	28,687.7
Drainage & Irrigation	0.0	11.4	0.0	16.5	0.0	8.0	0.0	6.9
Transportation	0.0	2,446.2	0.0	2,806.2	0.0	2,868.7	0.0	3,014.8
Telecommunications	0.0	51.8	0.0	91.1	0.0	95.1	0.0	98.4
Entertaining & Catering	0.0	2,078.0	0.0	2,437.1	0.0	2,869.0	0.0	2,914.6
Distribution	0.0	13,376.3	0.0	13,420.9	0.0	15,188.0	0.0	17,287.4
Education	0.0	82.6	0.0	47.3	0.0	221.3	0.0	218.7
Health	0.0	342.6	0.0	380.4	0.0	489.1	0.0	490.0
Professional Services	0.0	679.3	0.0	883.8	0.0	922.1	0.0	1,015.1
Other Services	0.5	5,526.8	0.5	5,164.8	0.0	3,221.0	0.0	3,641.8
HOUSEHOLDS	0.0	15,918.5	0.0	15,881.4	0.0	17,651.5	0.0	18,768.0
Home Improvement	0.0	4,290.9	0.0	4,441.5	0.0	4,920.3	0.0	5,147.1
Motor Cars	0.0	3,818.8	0.0	3,910.5	0.0	4,449.1	0.0	4,432.0
Other Durable Goods	0.0	298.9	0.0	281.0	0.0	322.3	0.0	437.9
Education	0.0	155.5	0.0	160.0	0.0	149.3	0.0	201.5
Travel	0.0	10.8	0.0	13.3	0.0	16.2	0.0	23.1
Other Purposes	0.0	7,343.7	0.0	7,075.2	0.0	7,794.4	0.0	8,526.3
TOTAL	2,937.3	59,688.3	3,129.8	62,242.0	3,498.1	65,877.2	3,140.5	69,669.6

Source: Commercial Banks

**COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR
(G\$ Million)**

Table 2-13(d)

	2011							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	66.2	-	61.5	-	62.7	-	61.7	-
FINANCIAL INSTITUTIONS	0.0	27.7	0.0	27.9	0.0	25.7	0.0	31.1
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	16.3	-	11.6	-	10.7	-	0.1
Insurance Companies	-	11.4	-	9.3	-	11.0	-	6.5
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	0.0	-	7.0	-	4.0	-	24.5
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	3,186.0	53,520.9	3,186.6	55,070.1	3,226.3	60,710.0	4,030.9	64,567.3
Agriculture	882.9	7,698.3	907.9	8,126.7	937.5	9,093.1	1,542.9	9,617.9
Sugarcane	876.7	2,021.6	907.9	2,110.1	937.3	2,222.3	1,542.9	2,338.1
Paddy	0.0	3,022.9	0.0	3,024.3	0.0	3,683.8	0.0	3,865.6
Other Farming	0.0	71.6	0.0	66.5	0.0	77.5	0.0	114.9
Livestock	0.0	995.5	0.0	1,210.1	0.0	1,215.0	0.0	1,219.9
Forestry	6.1	219.3	0.0	319.5	0.2	518.1	0.0	586.7
Shrimp & Other Fishing	0.0	1,367.4	0.0	1,396.2	0.0	1,376.4	0.0	1,492.8
Mining & Quarrying	1.4	2,582.5	1.3	2,704.2	0.8	2,650.7	0.4	2,806.1
Bauxite	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	1.4	2,582.5	1.3	2,704.2	0.8	2,650.7	0.4	2,806.1
Manufacturing	2,301.8	13,612.3	2,277.4	13,131.7	2,239.3	14,596.2	2,414.5	16,674.9
Timber and Sawmilling	0.0	1,362.7	0.0	1,281.4	0.0	1,293.1	0.0	1,385.8
Other Constr. and Engin.	0.0	4,823.0	0.0	4,461.2	0.0	5,158.7	0.0	7,167.9
Sugar Molasses	1,686.6	536.2	1,714.1	459.6	1,728.3	546.4	1,871.5	564.7
Rice Milling	32.6	1,401.8	28.7	1,414.4	24.7	1,477.6	20.8	1,605.5
Beverages, Food & Tobacco	0.0	2,128.1	0.0	2,409.8	0.0	2,548.1	0.0	2,691.6
Textiles & Clothing	0.0	127.5	0.0	123.3	0.0	100.4	0.0	143.6
Electricity	582.7	63.4	534.7	61.5	486.2	96.8	522.2	68.0
Other Manufacturing	0.0	3,169.6	0.0	2,920.5	0.0	3,375.2	0.0	3,047.8
Services	0.0	29,627.8	0.0	31,107.5	48.7	34,370.0	73.1	35,468.3
Drainage & Irrigation	0.0	7.5	0.0	6.2	0.0	17.7	0.0	17.6
Transportation	0.0	2,951.1	0.0	2,912.1	0.0	3,123.3	0.0	3,329.7
Telecommunications	0.0	179.3	0.0	231.7	0.0	227.0	0.0	221.7
Entertaining & Catering	0.0	2,991.4	0.0	2,635.1	0.0	2,982.1	0.0	2,891.8
Distribution	0.0	17,899.4	0.0	18,905.2	0.0	20,389.0	2.6	21,556.2
Education	0.0	229.6	0.0	249.2	0.0	405.0	0.0	472.1
Health	0.0	568.1	0.0	518.5	0.0	616.9	0.0	663.1
Professional Services	0.0	1,119.2	0.0	1,105.4	0.0	1,202.4	0.0	1,207.9
Other Services	0.0	3,682.2	0.0	4,544.0	48.7	5,406.6	70.5	5,108.1
HOUSEHOLDS	0.0	17,398.6	0.0	18,783.7	0.0	19,879.6	0.0	21,631.8
Home Improvement	0.0	5,154.6	0.0	5,533.2	0.0	5,876.9	0.0	6,304.3
Motor Cars	0.0	4,329.0	0.0	4,382.0	0.0	5,060.3	0.0	5,115.9
Other Durable Goods	0.0	344.7	0.0	325.6	0.0	317.8	0.0	479.1
Education	0.0	204.8	0.0	201.3	0.0	223.6	0.0	233.6
Travel	0.0	21.2	0.0	20.9	0.0	16.8	0.0	20.9
Other Purposes	0.0	7,344.3	0.0	8,320.7	0.0	8,384.3	0.0	9,478.0
TOTAL	3,252.2	70,947.2	3,248.1	73,881.8	3,289.0	80,615.3	4,092.5	86,230.1

Source: Commercial Banks

**COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR ¹**
(G\$ Million)

Table 2-13(e)

	2012							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	61.8	-	67.4	-	63.1	-	63.3	-
FINANCIAL INSTITUTIONS	0.0	122.0	0.0	84.6	0.0	221.9	0.0	359.5
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	10.2	-	3.0	-	29.4	-	63.3
Insurance Companies	-	62.1	-	9.9	-	72.6	-	10.9
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	49.7	-	71.7	-	119.9	-	225.2
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	60.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	4,294.0	68,026.4	3,628.3	72,506.8	3,562.5	76,623.9	3,661.2	81,875.4
Agriculture	1,521.8	10,204.7	1,334.7	10,958.0	1,365.9	11,170.8	891.8	11,331.7
Sugarcane	1,521.2	2,533.1	1,333.9	2,483.8	1,365.9	2,500.2	891.5	2,558.3
Paddy	0.5	4,402.1	0.0	5,176.9	0.0	5,165.8	0.0	5,163.0
Other Farming	0.0	133.7	0.0	105.9	0.0	168.8	0.0	291.9
Livestock	0.0	1,275.3	0.0	1,273.9	0.0	1,385.7	0.0	1,401.1
Forestry	0.1	558.5	0.7	495.1	0.0	637.5	0.3	602.8
Shrimp & Other Fishing	0.0	1,302.1	0.0	1,422.4	0.0	1,312.8	0.0	1,314.7
Mining & Quarrying	0.2	3,394.7	0.2	3,521.5	1.3	4,285.5	1.2	4,247.4
Bauxite	0.0	23.6	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.2	3,371.1	0.2	3,521.5	1.3	4,285.5	1.2	4,247.4
Manufacturing	2,689.2	18,179.6	2,205.1	19,847.4	2,106.4	20,197.9	2,677.9	22,213.8
Timber and Sawmilling	0.0	1,286.2	0.7	1,522.6	0.0	1,819.3	0.0	1,979.1
Other Constr. and Engin.	0.0	8,804.4	0.0	9,074.4	0.0	9,459.1	0.0	9,056.4
Sugar Molasses	1,955.8	673.8	1,834.4	555.5	1,791.4	507.9	1,625.4	21.5
Rice Milling	18.1	1,519.0	12.7	2,521.6	8.7	2,276.3	4.5	3,317.6
Beverages, Food & Tobacco	0.0	3,009.2	0.0	2,954.9	0.0	3,456.2	0.0	3,795.2
Textiles & Clothing	0.0	156.0	0.0	131.7	0.0	109.9	0.0	192.1
Electricity	715.3	83.3	357.2	140.7	306.4	162.3	1,047.9	172.5
Other Manufacturing	0.0	2,647.7	0.0	2,945.9	0.0	2,406.9	0.0	3,679.4
Services	82.8	36,247.4	88.4	38,179.8	88.9	40,969.6	90.4	44,082.5
Drainage & Irrigation	0.0	17.8	0.0	13.0	0.0	12.8	0.0	4.5
Transportation	0.0	3,953.3	0.0	4,327.6	0.3	4,042.0	0.0	3,698.3
Telecommunications	0.0	191.3	0.0	207.8	0.0	219.7	0.0	195.6
Entertaining & Catering	0.0	3,094.5	0.0	3,175.4	0.0	3,332.3	0.0	3,383.4
Distribution	0.0	21,429.3	0.0	22,125.3	0.0	24,744.7	0.0	26,398.6
Education	0.0	704.8	0.0	951.2	0.0	832.9	0.0	850.5
Health	0.0	862.8	0.0	1,056.8	0.0	1,018.1	0.0	1,043.9
Professional Services	0.0	1,096.5	0.0	1,093.1	0.0	1,106.2	0.0	1,287.1
Other Services	82.8	4,897.2	88.4	5,229.6	88.6	5,660.9	90.4	7,220.7
HOUSEHOLDS	0.0	19,500.6	0.0	20,218.3	0.0	22,192.7	0.0	23,365.5
Home Improvement	0.0	4,575.0	0.0	4,869.6	0.0	5,321.0	0.0	4,760.9
Motor Cars	0.0	5,188.9	0.0	5,410.0	0.0	7,537.8	0.0	7,570.9
Other Durable Goods	0.0	446.4	0.0	442.5	0.0	574.7	0.0	721.4
Education	0.0	215.2	0.0	216.5	0.0	426.8	0.0	429.0
Travel	0.0	23.6	0.0	33.3	0.0	100.4	0.0	110.7
Other Purposes	0.0	9,051.5	0.0	9,246.3	0.0	8,232.0	0.0	9,772.6
TOTAL	4,355.9	87,649.0	3,695.7	92,809.6	3,625.7	99,038.4	3,724.5	105,600.5

Source: Commercial Banks

¹ Figures for the private sector have been revised from January 2012 - March 2013 due to reclassifications by two commercial banks.

**COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR ¹**
(G\$ Million)

Table 2-13(f)

	2013											
	Jan.		Feb.		Mar.		Apr.		May.		Jun.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	7.8	-	10.0	-	12.4	-	7.3	-	8.8	-	259.9	-
FINANCIAL INSTITUTIONS	0.0	392.3	0.0	646.7	0.0	632.9	0.0	693.7	0.0	681.7	0.0	764.3
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	-	0.0
Co-op Finan. Instits.	-	56.3	-	61.3	-	69.4	-	121.4	-	116.2	-	113.9
Insurance Companies	-	53.4	-	318.8	-	299.0	-	277.4	-	273.9	-	290.1
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	222.6	-	206.5	-	208.7	-	246.1	-	242.9	-	316.3
Trust & Investment Companies	-	60.0	-	60.0	-	55.8	-	48.7	-	48.7	-	44.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	4,251.8	80,705.0	4,533.7	81,997.6	4,831.1	82,277.7	5,167.4	84,220.6	5,019.2	84,129.3	4,750.0	84,896.4
<i>Agriculture</i>	1,286.1	11,321.5	1,697.7	11,137.3	1,891.1	11,284.6	2,055.7	11,134.5	1,914.3	11,100.5	1,581.4	11,310.8
Sugarcane	1,286.1	2,580.4	1,690.6	2,619.0	1,889.9	2,672.9	2,052.2	2,482.2	1,913.9	2,517.3	1,581.4	2,510.7
Paddy	0.0	5,179.5	0.0	5,094.4	0.0	5,146.4	0.0	5,149.6	0.0	5,029.4	0.0	5,411.1
Other Farming	0.0	290.0	0.0	292.6	0.0	298.0	0.0	319.6	0.0	319.0	0.0	322.0
Livestock	0.0	1,454.8	0.0	1,415.7	0.0	1,428.9	0.0	1,421.8	0.0	1,498.8	0.0	1,343.1
Forestry	0.0	630.1	7.1	573.2	1.2	553.2	3.6	560.9	0.3	568.3	0.0	496.6
Shrimp & Other Fishing	0.0	1,186.7	0.0	1,142.4	0.0	1,185.2	0.0	1,200.5	0.0	1,167.7	0.0	1,227.3
<i>Mining & Quarrying</i>	0.8	4,216.3	0.0	4,287.0	2.6	4,213.7	0.3	4,662.1	0.2	4,624.8	1.8	4,567.0
Bauxite	0.0	0.0	0.0	41.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.8	4,216.3	0.0	4,245.6	2.6	4,213.7	0.3	4,662.1	0.2	4,624.8	1.8	4,567.0
<i>Manufacturing</i>	2,872.5	22,082.4	2,746.1	23,015.7	2,848.8	23,620.9	3,029.6	23,899.0	3,013.9	24,223.1	3,058.2	24,574.3
Timber and Sawmilling	0.0	2,002.5	0.0	2,001.6	0.0	2,056.9	0.0	1,987.6	0.0	2,003.1	0.0	1,995.9
Other Constr. and Engin.	0.0	9,080.8	0.0	9,915.4	0.0	9,882.4	0.0	10,152.7	0.0	10,424.1	0.0	10,413.5
Sugar Molasses	1,838.6	23.5	1,731.0	0.0	1,827.8	0.0	1,847.9	0.0	1,849.7	0.0	1,808.6	0.0
Rice Milling	3.1	3,065.3	1.8	3,077.6	0.4	3,221.1	0.0	2,917.1	0.0	2,810.7	0.0	2,850.8
Beverages, Food & Tobacco	0.0	3,760.0	0.0	3,791.7	0.0	3,897.8	0.0	4,230.5	0.0	4,013.1	0.0	4,208.5
Textiles & Clothing	0.0	174.6	0.0	178.8	0.0	194.1	0.0	182.4	0.0	187.0	0.0	150.5
Electricity	1,030.7	170.3	1,013.4	190.3	1,020.6	182.3	1,181.7	174.1	1,164.2	169.8	1,249.6	186.1
Other Manufacturing	0.0	3,805.4	0.0	3,860.4	0.0	4,186.3	0.0	4,254.5	0.0	4,615.3	0.0	4,768.9
<i>Services</i>	92.5	43,084.7	89.9	43,557.5	88.5	43,158.5	81.8	44,525.0	90.9	44,180.9	108.5	44,444.4
Drainage & Irrigation	0.0	4.4	0.0	4.3	0.0	4.2	0.0	4.2	0.0	5.1	0.0	1.3
Transportation	0.0	3,692.3	0.0	3,699.0	0.0	3,830.3	0.0	3,756.3	0.0	3,875.3	0.0	4,257.8
Telecommunications	0.0	184.9	0.0	220.2	0.0	252.2	0.0	242.6	0.0	240.1	0.0	236.3
Entertaining & Catering	0.0	3,390.8	0.0	3,389.8	0.0	3,440.3	0.0	3,399.8	0.0	3,360.2	0.0	3,526.4
Distribution	1.0	25,804.6	0.0	26,218.6	0.0	25,079.0	0.0	26,558.2	0.0	27,004.3	1.0	27,045.4
Education	0.0	858.4	0.0	866.1	0.0	1,016.5	0.0	1,034.8	0.0	1,047.6	0.0	1,071.8
Health	0.0	1,006.7	0.0	1,013.3	0.0	1,014.1	0.0	985.0	0.0	1,161.1	0.0	1,086.6
Professional Services	0.0	1,218.7	0.0	1,224.5	0.0	1,258.4	0.0	1,202.9	0.0	1,160.1	0.0	1,381.2
Other Services	91.5	6,923.9	89.9	6,921.8	88.5	7,263.4	81.8	7,341.3	90.9	6,327.2	107.5	5,837.7
HOUSEHOLDS	0.0	22,942.4	0.0	22,686.1	0.0	23,493.6	0.0	23,178.5	0.0	23,289.2	0.0	24,535.7
Home Improvement	0.0	4,780.7	0.0	4,912.1	0.0	5,066.0	0.0	5,172.4	0.0	5,333.1	0.0	5,429.4
Motor Cars	0.0	7,558.5	0.0	7,562.2	0.0	7,572.4	0.0	7,277.5	0.0	7,352.7	0.0	7,451.7
Other Durable Goods	0.0	709.7	0.0	705.0	0.0	701.4	0.0	674.8	0.0	645.1	0.0	631.7
Education	0.0	426.4	0.0	420.5	0.0	412.7	0.0	403.8	0.0	381.5	0.0	377.5
Travel	0.0	108.0	0.0	107.4	0.0	112.6	0.0	117.5	0.0	95.2	0.0	111.4
Other Purposes	0.0	9,359.2	0.0	8,978.9	0.0	9,628.6	0.0	9,532.6	0.0	9,481.6	0.0	10,533.9
TOTAL	4,259.5	104,039.7	4,543.7	105,330.4	4,843.5	106,404.2	5,174.7	108,092.8	5,028.0	108,100.2	5,009.9	110,196.4

Source: Commercial Banks

¹ Figures for the private sector have been revised from January 2012 - March 2013 due to reclassifications by two commercial banks.

**COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR ¹**
(G\$ Million)

Table 2-13(g)

	2013											
	Jul.		Aug.		Sep.		Oct.		Nov.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	9.7	-	11.4	-	20.7	-	10.1	-	8.7	-	8.0	-
FINANCIAL INSTITUTIONS	0.0	791.1	0.0	846.4	0.0	829.6	0.0	794.2	0.0	799.5	0.0	835.9
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	114.7	-	127.7	-	112.6	-	119.0	-	122.2	-	100.3
Insurance Companies	-	322.5	-	332.7	-	303.1	-	265.6	-	270.3	-	265.2
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	312.2	-	346.7	-	379.6	-	375.2	-	373.6	-	441.0
Trust & Investment Companies	-	41.7	-	39.2	-	34.3	-	34.3	-	33.4	-	29.3
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	5,270.2	84,097.5	5,284.6	83,219.0	5,046.6	85,820.7	4,787.9	87,871.0	4,916.0	90,023.8	2,585.3	92,687.2
<i>Agriculture</i>	1,677.8	11,504.6	1,678.6	10,977.2	1,681.0	11,217.2	1,291.5	12,297.4	1,378.3	12,485.0	587.8	12,879.6
Sugarcane	1,677.8	2,576.1	1,678.6	2,618.5	1,678.7	2,824.7	1,290.0	2,839.4	1,378.3	2,866.4	587.8	2,882.8
Paddy	0.0	5,404.2	0.0	5,047.6	0.0	4,993.0	0.0	5,529.9	0.0	5,569.2	0.0	5,565.7
Other Farming	0.0	320.6	0.0	325.0	0.0	322.7	0.0	308.9	0.0	322.3	0.0	318.9
Livestock	0.0	1,490.7	0.0	1,388.8	0.0	1,303.0	0.0	1,350.0	0.0	1,447.9	0.0	1,752.0
Forestry	0.0	562.3	0.0	486.6	2.4	536.9	1.5	1,112.9	0.0	1,115.3	0.0	1,163.7
Shrimp & Other Fishing	0.0	1,150.7	0.0	1,110.7	0.0	1,236.9	0.0	1,156.2	0.0	1,164.0	0.0	1,196.5
<i>Mining & Quarrying</i>	0.0	4,574.2	0.6	4,382.5	0.2	4,581.6	1.1	4,804.0	0.8	4,837.6	1.4	4,838.9
Bauxite	0.0	2.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.0	4,571.8	0.6	4,382.5	0.2	4,581.6	1.1	4,804.0	0.8	4,837.6	1.4	4,838.9
<i>Manufacturing</i>	3,472.5	25,374.0	3,487.9	25,157.5	3,248.0	24,745.0	3,375.2	25,083.5	3,413.9	25,827.4	1,933.8	26,198.3
Timber and Sawmilling	0.0	1,898.2	0.0	1,939.4	0.0	1,927.6	0.0	1,950.7	0.0	1,993.2	0.0	2,187.5
Other Constr. and Engin.	0.0	10,481.3	0.0	10,822.1	0.0	10,712.2	0.0	10,816.7	0.0	11,171.0	0.0	10,760.3
Sugar Molasses	2,343.5	0.0	2,270.0	0.0	2,154.4	0.0	2,299.4	0.0	2,343.3	0.0	1,909.1	0.0
Rice Milling	0.0	3,587.8	0.0	3,230.8	0.0	2,951.1	0.0	3,284.1	0.0	3,659.6	0.0	3,646.0
Beverages, Food & Tobacco	0.0	5,350.0	0.0	5,123.9	0.0	5,087.2	0.0	5,373.3	0.0	5,541.3	0.0	6,195.8
Textiles & Clothing	0.0	163.3	0.0	141.6	0.0	142.4	0.0	151.4	0.0	144.7	0.0	174.0
Electricity	1,129.1	192.0	1,217.8	198.8	1,093.6	212.9	1,075.8	203.5	1,070.6	218.0	24.7	2.5
Other Manufacturing	0.0	3,701.5	0.0	3,700.9	0.0	3,711.6	0.0	3,303.9	0.0	3,099.6	0.0	3,232.1
<i>Services</i>	119.9	42,644.7	117.6	42,701.8	117.3	45,276.8	120.1	45,686.0	123.0	46,873.8	62.3	48,770.4
Drainage & Irrigation	0.0	1.8	0.0	1.1	0.0	0.9	0.0	0.8	0.0	0.6	0.0	0.6
Transportation	0.0	4,185.1	0.0	4,304.1	0.0	4,318.5	0.0	4,360.3	6.3	4,414.0	0.0	4,425.8
Telecommunications	0.0	212.8	0.0	206.8	0.0	197.5	0.0	279.3	0.0	280.2	0.0	280.6
Entertaining & Catering	0.0	3,594.3	0.0	3,639.7	0.0	3,767.4	0.0	3,715.7	0.0	3,807.1	0.0	3,798.1
Distribution	0.0	25,123.8	0.0	25,342.8	0.0	27,432.2	0.3	27,013.8	0.0	27,440.2	0.0	28,898.3
Education	0.0	1,095.4	0.0	1,097.4	0.0	1,107.0	0.0	1,108.1	0.0	1,113.8	0.0	1,136.4
Health	0.0	1,144.5	0.0	1,145.5	0.0	1,248.6	0.0	1,233.7	0.0	1,220.0	0.0	1,290.7
Professional Services	0.0	1,450.8	0.0	1,399.9	0.0	1,364.6	0.0	1,433.6	0.0	1,465.4	0.0	1,525.8
Other Services	119.9	5,836.1	117.6	5,564.6	117.3	5,840.1	119.8	6,540.9	116.7	7,132.5	62.3	7,414.1
HOUSEHOLDS	0.0	24,905.8	0.0	24,589.5	0.0	25,636.2	0.0	26,040.9	0.0	26,834.8	0.0	27,614.2
Home Improvement	0.0	5,599.6	0.0	5,685.6	0.0	5,757.4	0.0	5,781.8	0.0	5,884.3	0.0	6,037.8
Motor Cars	0.0	7,526.7	0.0	7,715.8	0.0	7,866.8	0.0	7,883.2	0.0	7,992.0	0.0	7,983.3
Other Durable Goods	0.0	621.2	0.0	607.7	0.0	595.9	0.0	620.9	0.0	648.4	0.0	743.6
Education	0.0	392.9	0.0	445.5	0.0	501.1	0.0	526.5	0.0	535.0	0.0	522.6
Travel	0.0	122.9	0.0	129.9	0.0	136.6	0.0	138.8	0.0	130.0	0.0	125.7
Other Purposes	0.0	10,642.6	0.0	10,005.0	0.0	10,778.3	0.0	11,089.7	0.0	11,645.2	0.0	12,201.1
TOTAL	5,279.9	109,794.4	5,296.1	108,655.0	5,067.3	112,286.4	4,798.0	114,706.0	4,924.6	117,658.1	2,593.3	121,137.3

Source: Commercial Banks

¹ Figures for the private sector have been revised from January 2012 - March 2013 due to reclassifications by two commercial banks.

**COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR ¹**
(G\$ Million)

Table 2-13(h)

	2014					
	Jan.		Feb.		Mar.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	5.1	-	2.5	-	6.7	-
FINANCIAL INSTITUTIONS	0.0	889.6	0.0	906.2	0.0	895.1
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	116.5	-	101.6	-	95.7
Insurance Companies	-	262.1	-	257.2	-	253.9
Building Societies	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	482.9	-	519.2	-	520.5
Trust & Investment Companies	-	28.1	-	28.1	-	24.9
Pension Funds	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	3,207.2	93,916.8	3,557.5	94,630.9	3,547.2	95,443.5
Agriculture	980.8	13,343.3	1,324.8	13,164.6	1,305.2	13,263.2
Sugarcane	980.8	2,867.3	1,324.8	2,901.8	1,304.5	2,898.9
Paddy	0.0	5,953.3	0.0	5,882.2	0.0	6,028.3
Other Farming	0.0	367.3	0.0	367.3	0.0	371.9
Livestock	0.0	1,911.0	0.0	1,859.0	0.0	1,821.3
Forestry	0.0	1,152.7	0.0	1,123.2	0.7	1,151.6
Shrimp & Other Fishing	0.0	1,091.8	0.0	1,031.1	0.0	991.2
Mining & Quarrying	0.5	5,365.7	0.6	5,255.4	0.3	5,369.3
Bauxite	0.0	3.0	0.0	3.0	0.0	3.0
Other	0.5	5,362.7	0.6	5,252.5	0.3	5,366.3
Manufacturing	2,170.5	26,733.4	2,170.0	27,913.4	2,178.1	28,055.2
Timber and Sawmilling	0.0	2,048.7	0.0	2,089.6	0.0	1,964.2
Other Constr. and Engin.	0.0	10,853.8	0.0	11,288.1	0.0	11,504.3
Sugar Molasses	2,161.2	0.0	2,170.0	0.0	2,178.1	0.0
Rice Milling	0.0	3,755.2	0.0	3,931.9	0.0	3,960.4
Beverages, Food & Tobacco	0.0	6,407.8	0.0	6,571.5	0.0	6,542.7
Textiles & Clothing	0.0	160.6	0.0	148.2	0.0	148.2
Electricity	9.3	1.1	0.0	7.4	0.0	4.9
Other Manufacturing	0.0	3,506.2	0.0	3,876.8	0.0	3,930.5
Services	55.3	48,474.4	62.0	48,297.5	63.6	48,755.7
Drainage & Irrigation	0.0	0.5	0.0	0.3	0.0	0.2
Transportation	0.0	4,632.0	0.0	4,724.3	0.0	4,734.2
Telecommunications	0.0	284.1	0.0	296.1	0.0	319.9
Entertaining & Catering	0.0	3,859.9	0.0	3,806.3	0.0	3,809.0
Distribution	0.0	28,413.6	0.0	28,242.0	0.0	28,375.9
Education	0.0	1,127.3	0.0	1,135.1	0.0	1,140.4
Health	0.0	1,222.6	0.0	1,212.8	0.0	1,188.5
Professional Services	0.0	1,562.4	0.0	1,591.5	0.0	1,630.9
Other Services	55.3	7,372.2	62.0	7,289.1	63.6	7,556.7
HOUSEHOLDS	0.0	25,158.2	0.0	24,799.3	0.0	24,521.6
Home Improvement	0.0	5,978.1	0.0	6,344.2	0.0	6,424.4
Motor Cars	0.0	7,920.6	0.0	7,893.3	0.0	7,798.7
Other Durable Goods	0.0	722.4	0.0	708.3	0.0	702.8
Education	0.0	515.2	0.0	512.5	0.0	503.3
Travel	0.0	122.1	0.0	120.9	0.0	122.7
Other Purposes	0.0	9,899.8	0.0	9,220.2	0.0	8,969.7
TOTAL	3,212.3	119,964.6	3,559.9	120,336.5	3,553.9	120,860.1

Source: Commercial Banks

¹ Figures for the private sector have been revised from January 2012 - March 2013 due to reclassifications by two commercial banks.

COMMERCIAL BANKS: LIQUID ASSETS
(G\$ Million)

Table 2.14

End Of Period	Total Liquid Assets	Cash In Bank	Excess Reserve	Bals Due From H/Q Own Branch Abroad	Net Bals Due From Com Banks In Guy.	Bals Due From Other Banks Abroad	Treasury Bills ¹⁾	Req. Liquid Assets ²⁾	Surplus (+) Deficit (-)
2004	48954.7	2455.9	6956.2	589.1	883.8	6954.3	31115.4	26330.9	22623.8
2005	56441.6	2811.1	8199.9	2901.0	1604.5	7524.1	33401.0	29826.1	26615.5
2006	55577.2	2841.9	4116.5	3917.6	1878.6	6194.1	36628.5	33252.0	22325.2
2007	65050.9	3736.8	1331.3	3095.4	1056.3	21456.3	34374.9	38071.4	26979.5
2008	67347.2	3677.2	1109.7	2155.4	-497.9	16655.4	44247.5	42098.1	25249.2
2009									
Mar	74621.5	3030.3	5303.7	3744.9	2943.0	10306.2	49293.2	43213.0	31408.4
Jun	75451.2	2672.7	4844.0	4726.3	1408.6	10814.5	50985.2	44211.3	31240.0
Sep	78404.3	3063.8	5162.7	5134.7	1847.3	8759.4	54436.5	44574.5	33829.8
Dec	80573.7	3992.0	4840.1	3885.9	1468.5	12755.8	53631.4	45458.6	35115.1
2010									
Mar	90743.0	3589.3	5192.1	6877.0	1310.8	9492.5	64281.3	47202.0	43541.1
Jun	90282.7	3205.6	6902.5	7218.1	1295.5	8542.6	63118.4	48325.6	41957.1
Sep	90311.3	3439.1	8648.3	6674.9	857.5	7293.3	63398.2	49047.0	41264.2
Dec	105036.7	5154.5	15766.9	7608.9	3917.7	8187.6	64401.1	51915.9	53120.8
2011									
Mar	105953.8	4267.2	10255.8	7642.6	1583.3	10839.7	71365.1	54702.5	51251.3
Jun	108611.1	3752.1	8952.4	7149.6	1963.4	15662.4	71131.1	55670.2	52940.9
Sep	106048.5	3482.4	7634.5	8032.7	2141.7	14789.5	69967.7	56069.9	49978.6
Dec	109980.8	4984.5	4865.9	7941.3	2837.0	17637.2	71714.9	58662.5	51318.3
2012									
Mar	104272.2	3928.4	7084.9	7101.0	2113.4	14870.7	69173.9	57711.4	46560.8
Jun	110730.0	4193.1	11114.9	7521.7	2383.6	19279.0	66237.7	61833.8	48896.2
Sep	115098.1	3786.1	15500.1	7621.4	3088.0	17505.9	67596.5	62631.7	52466.4
Dec	127182.6	7982.5	8075.2	8282.5	10100.5	24179.4	68562.5	66848.1	60334.5
2013									
Jan	126638.9	5078.2	17684.9	8397.6	8803.3	15738.8	70936.0	68334.9	58304.0
Feb	121094.3	4705.3	17567.3	7543.6	3679.0	12624.4	74974.8	68395.0	52699.2
Mar	121663.3	4796.8	14717.9	8056.2	4365.7	11630.8	78095.8	68241.7	53421.5
Apr	119367.0	4354.1	13484.5	7197.2	3411.7	11132.0	79787.6	69324.8	50042.2
May	119094.4	4772.9	12798.4	7459.0	2803.8	11959.9	79300.5	68361.7	50732.8
Jun	121558.3	3795.3	14581.6	7434.6	3737.6	13876.1	78133.1	69499.3	52058.9
Jul	121189.5	4310.4	11838.3	8032.4	4307.7	17202.9	75497.8	68850.1	52339.4
Aug	126908.0	4707.8	14648.6	7400.0	3812.9	21093.4	75245.3	70183.1	56724.9
Sep	121803.4	4346.1	15087.5	7610.5	2845.4	18862.5	73051.3	70676.2	51127.2
Oct	121835.1	5108.1	13276.6	7915.5	3548.2	17516.4	74470.3	70487.8	51347.3
Nov	121797.1	4837.1	13034.8	6600.0	3720.7	16660.4	76944.1	70984.6	50812.4
Dec	124030.1	7306.9	6028.0	7188.9	7635.2	16439.5	79431.6	68064.6	55965.5
2014									
Jan	116104.9	4868.0	10962.8	7730.9	4321.4	12730.4	75491.4	71226.0	44878.9
Feb	112901.3	4487.7	9239.4	7366.9	3886.7	12792.8	75127.8	69607.7	43293.6
Mar	111119.9	4716.3	8527.7	8156.0	3877.8	12088.6	73753.4	68668.5	42451.4

Source: Commercial Banks

¹⁾ Treasury Bills figures have been revised from December 2004 to November 2005.

²⁾ Statutory reserve deposits are included in the calculation of the required liquid assets.

COMMERCIAL BANKS: MINIMUM RESERVE REQUIREMENTS

(G\$ Million)

Table 2.15

End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)	End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)
2012					2013				
Apr	06th	32732.0	39589.6	6857.6	Apr	05th	38530.4	52752.6	14222.2
	13th	33211.7	39403.1	6191.4		12th	38378.6	55796.3	17417.8
	20th	33301.1	41464.8	8163.7		19th	38803.5	56758.7	17955.2
	27th	33452.9	37714.3	4261.4		26th	38994.8	52479.3	13484.5
May	04th	33294.6	38689.9	5395.3	May	03rd	38769.6	50589.7	11820.1
	11th	33537.6	42119.0	8581.4		10th	38670.0	52496.5	13826.5
	18th	33633.4	47050.5	13417.1		17th	38831.6	54308.9	15477.3
	25th	33865.7	44771.4	10905.7		24th	39000.6	51965.6	12965.0
						31st	38538.2	51336.6	12798.4
Jun	01st	33636.6	46057.8	12421.1	Jun	07th	38693.1	52953.9	14260.9
	08th	33999.3	47879.4	13880.1		14th	38912.1	50928.2	12016.1
	15th	34825.8	46439.5	11613.7		21st	39253.3	51932.5	12679.3
	22nd	34643.4	46879.2	12235.8		28th	39100.2	53681.8	14581.6
	29th	34887.0	46001.9	11114.9					
Jul	06th	34709.7	48235.4	13525.7	Jul	05th	39380.5	44827.2	5446.7
	13th	35281.3	49001.4	13720.1		12th	38939.2	40268.9	1329.7
	20th	35361.6	50418.9	15057.4		19th	38833.2	42709.8	3876.5
	27th	35564.9	49256.6	13691.7		26th	38784.6	50622.9	11838.3
Aug	03rd	35458.8	50184.7	14725.9	Aug	02nd	38801.0	55657.7	16856.7
	10th	35405.8	51845.8	16440.0		09th	39236.0	54703.5	15467.6
	17th	35735.0	53916.0	18181.0		16th	39621.0	53743.8	14122.8
	24th	36013.5	52677.9	16664.5		23rd	39564.6	52315.2	12750.6
	31st	35791.0	52695.6	16904.6		30th	39471.3	54119.8	14648.6
Sep	07th	35554.5	52583.6	17029.1	Sep	06th	39472.9	56290.8	16817.9
	14th	35751.7	49005.5	13253.8		13th	39813.0	54375.6	14562.6
	21st	35606.9	49799.5	14192.6		20th	39782.5	54967.4	15184.9
	28th	35253.4	50753.5	15500.1		27th	39719.9	54807.5	15087.5
Oct	05th	36038.5	49408.2	13369.7	Oct	04th	39534.1	54097.5	14563.4
	12th	36738.6	48744.5	12005.9		11th	39711.1	51747.6	12036.4
	19th	36638.9	48505.5	11866.6		18th	39514.0	53429.1	13915.0
	26th	36675.2	50123.8	13448.6		25th	39685.5	52962.1	13276.6
Nov	02nd	36517.4	51060.9	14543.5	Nov	01st	39647.3	50962.0	11314.7
	09th	36842.7	50746.5	13903.8		08th	39522.1	50452.8	10930.8
	16th	37432.4	52574.1	15141.7		15th	39509.4	51844.8	12335.4
	23rd	37633.6	55649.0	18015.4		22nd	39898.0	53107.0	13209.1
	30th	37624.4	57238.9	19614.5		29th	40028.1	53063.0	13034.8
Dec	07th	38096.2	57152.2	19056.0	Dec	06th	40190.5	49253.5	9062.9
	14th	38221.3	50923.5	12702.2		13th	39972.9	43199.5	3226.6
	21st	37889.8	46913.9	9024.1		20th	40022.5	42506.6	2484.1
	28th	37466.3	45541.5	8075.2		27th	40062.0	46090.0	6028.0
2013					2014				
Jan	04th	37861.8	52063.0	14201.2	Jan	03rd	40577.0	50358.0	9781.0
	11th	38415.4	57296.6	18881.2		10th	40433.3	53440.4	13007.1
	18th	38092.8	58166.0	20073.3		17th	40820.9	54271.2	13450.3
	25th	38270.5	55955.4	17684.9		24th	40177.0	52002.4	11825.3
						31st	39919.3	50882.1	10962.8
Feb	01st	38231.0	57461.1	19230.0	Feb	7th	39528.5	47507.5	7979.0
	08th	38339.1	57370.5	19031.4		14th	39067.0	49332.0	10265.0
	15th	38475.6	56894.4	18418.8		21st	39268.1	48033.6	8765.5
	22nd	38476.6	56043.9	17567.3		28th	39102.3	48341.7	9239.4
Mar	01st	38196.3	56378.6	18182.3	Mar	7th	38967.9	46435.3	7467.4
	08th	38585.9	55037.6	16451.7		14th	39041.0	43540.5	4499.5
	15th	38642.2	53888.8	15246.6		21st	38634.9	44318.4	5683.5
	22nd	38449.5	53693.7	15244.3		28th	38587.3	47115.0	8527.7
	29th	38419.4	53137.3	14717.9					

Source: Commercial Banks

BANK OF GUYANA
FOREIGN EXCHANGE INTERVENTION
 US\$ Million

Table 2.16 (a)

Period Ended	Purchases	Sales	Net Purchases/ (Sales)
2004	5.51	3.87	1.64
2005	15.87	3.94	11.93
2006	11.57	24.00	(12.43)
2007	23.15	23.07	0.08
2008	60.10	70.35	(10.25)
2009			
Mar	8.38	9.85	(1.47)
Jun	4.60	2.65	1.95
Sep	-	16.70	(16.70)
Dec	6.00	7.70	(1.70)
2010			
Mar	-	16.15	(16.15)
Jun	-	-	-
Sep	5.00	7.50	(2.50)
Dec	-	0.90	(0.90)
2011			
Mar	4.00	5.00	(1.00)
Jun	-	2.00	(2.00)
Sep	-	26.00	(26.00)
Dec	1.00	3.90	(2.90)
2012			
Mar	-	13.70	(13.70)
Jun	-	10.85	(10.85)
Sep	-	19.75	(19.75)
Dec	-	36.75	(36.75)
2013			
Jan	-	9.55	(9.55)
Feb	-	5.00	(5.00)
Mar	-	3.50	(3.50)
Apr	-	4.50	(4.50)
May	-	5.00	(5.00)
Jun	-	4.55	(4.55)
Jul	-	49.85	(49.85)
Aug	-	17.50	(17.50)
Sep	-	12.50	(12.50)
Oct	-	19.00	(19.00)
Nov	-	19.25	(19.25)
Dec	-	13.40	(13.40)
2014			
Jan	-	11.60	(11.60)
Feb	-	1.85	(1.85)
Mar	-	0.60	(0.60)

Source: Bank of Guyana

COMMERCIAL BANKS
INTERBANK TRADE
 US\$ Million

Table 2.16 (b)

Period Ended	Volume
2007	32.07
2008	32.90
2009	
Mar	2.00
Jun	0.96
Sep	2.00
Dec	7.60
2010	
Mar	-
Jun	0.10
Sep	-
Dec	-
2011	
Mar	-
Jun	-
Sep	14.10
Dec	3.72
2012	
Mar	-
Jun	-
Sep	4.00
Dec	-
2013	
Jan	1.00
Feb	-
Mar	-
Apr	1.67
May	-
Jun	8.62
Jul	0.12
Aug	2.98
Sep	4.08
Oct	-
Nov	-
Dec	6.00
2014	
Jan	2.00
Feb	3.31
Mar	-

COMMERCIAL BANKS HOLDINGS OF TREASURY BILLS
(G\$ Million)

Table 2.17

Period Ended	Total	91-Day Bills	182-Day Bills	364- Day Bills
2004	31,260.7	2,832.2	7,646.0	20,782.5
2005	33,401.7	1,350.0	7,015.4	25,036.3
2006	36,703.0	800.0	5,806.1	30,096.9
2007	34,415.7	0.0	2,256.3	32,159.4
2008	44,991.2	1,000.0	6,956.2	37,035.0
2009				
Mar	50,791.2	2,000.0	6,756.2	42,035.0
Jun	52,461.8	0.0	4,256.8	48,205.0
Sep	55,921.4	0.0	2,756.8	53,164.6
Dec	55,951.5	0.0	8,976.9	46,974.6
2010				
Mar	65,714.0	4,994.6	12,476.9	48,242.6
Jun	64,392.7	5,025.0	14,724.9	44,642.8
Sep	64,688.5	3,000.0	16,190.5	45,498.0
Dec	65,514.2	0.0	7,721.6	57,792.6
2011				
Mar	72,416.4	4,000.0	7,086.8	61,329.6
Jun	72,245.0	4,000.0	7,085.5	61,159.5
Sep	71,767.5	6,000.0	4,046.3	61,721.3
Dec	72,548.6	3,500.0	7,345.9	61,702.7
2012				
Mar	70,069.2	7,000.0	7,554.4	55,514.8
Jun	66,973.8	4,000.0	8,253.8	54,720.0
Sep	68,291.3	3,000.0	4,253.8	61,037.5
Dec	69,256.6	3,241.7	4,253.5	61,761.5
2013				
Jan	71,594.5	3,241.7	6,253.5	62,099.4
Feb	75,694.5	3,241.7	6,253.5	66,199.4
Mar	78,802.8	4,000.0	6,253.5	68,549.4
Apr	80,447.6	4,000.0	7,253.5	69,194.1
May	80,521.9	4,000.0	7,252.8	69,269.1
Jun	78,671.9	2,150.0	7,252.8	69,269.1
Jul	75,127.8	2,143.6	5,221.4	67,762.8
Aug	75,977.8	4,650.0	5,252.8	66,075.0
Sep	73,827.8	2,500.0	5,252.8	66,075.0
Oct	75,327.8	2,500.0	6,752.8	66,075.0
Nov	77,828.2	4,000.0	6,753.3	67,075.0
Dec	80,328.2	7,000.0	6,753.3	66,575.0
2014				
Jan	76,428.2	7,000.0	7,353.3	62,075.0
Feb	75,828.2	7,000.0	7,353.3	61,475.0
Mar	74,828.2	4,000.0	7,353.3	63,475.0

Source: Bank of Guyana.

MONETARY SURVEY
(G\$ MILLION)

Table 3.1

End of Period	Foreign Assets (Net)			Domestic Credit						Money and Quasi-Money				Other (Net)		
	Total	Bank of Guyana	Commercial Banks	Total	Public Sector			Non-Bank Fin. Inst. (Net)	Private Sector	Total	Money				Quasi-Money Savings & Time Dep.	
					Total	Cent'l Gov't (Net)	Public Ent's. (Net)				Other Pub. Sect. (Net)	Total	Currency			Demand Deposits
2004	34001.5	19424.9	14576.6	37419.2	-942.9	9551.6	-2583.2	-7911.3	-10023.9	48386.0	114494.6	34606.3	19545.6	15060.7	79888.2	-43073.9
2005	42234.9	24244.0	17990.9	39895.8	-3155.3	12521.8	-1875.9	-13801.1	-9377.5	52428.6	124011.5	37839.0	21526.7	16312.3	86172.5	-41880.7
2006	55458.9	36594.8	18864.0	43300.4	-10385.0	9716.4	-8153.4	-11947.9	-8103.2	61788.6	143776.7	48069.9	25952.0	22117.9	95706.8	-45017.4
2007	83094.4	44643.2	38451.2	44988.5	-19061.9	3522.2	-9922.8	-12661.2	-9296.5	73346.9	163399.4	54240.7	29800.6	24440.1	109158.7	-35316.5
2008	94141.7	54230.5	39911.1	59775.5	-18546.5	5843.6	-11205.3	-13184.8	-11012.6	89334.6	184153.0	61035.3	34552.4	26482.9	123117.7	-30235.9
2009	142008.0	108694.2	33313.8	47222.3	-33275.3	-3306.8	-15931.2	-14037.3	-13892.5	94390.1	202094.2	66365.1	38436.8	27928.3	135729.1	-12863.9
2010	173121.3	140363.7	32757.6	55446.5	-41280.3	-8004.4	-24123.3	-9152.7	-15606.6	112333.4	233361.6	80832.1	45999.4	34832.6	152529.5	-4793.8
2011																
Mar	176461.5	141283.6	35178.0	59511.6	-41497.4	-8725.6	-24302.4	-8469.4	-14191.6	115200.6	237401.3	77606.1	41718.3	35887.9	159795.1	-1428.1
Jun	177746.4	140623.9	37122.5	63897.5	-38741.1	-6744.2	-20589.5	-11407.4	-17183.1	119821.7	243483.9	79707.2	44093.7	35613.5	163776.7	-1840.1
Sep	183412.1	147173.2	36238.9	78850.9	-36381.6	-9956.5	-17266.7	-9158.3	-13304.7	128537.2	254795.8	85037.5	47239.5	37798.0	169758.3	7467.2
Dec	184910.9	145695.7	39215.2	93477.6	-25994.7	7191.8	-22267.5	-10919.0	-15163.8	134636.1	270691.2	97267.7	56868.5	40399.2	173423.5	7697.3
2012																
Jan	182813.6	149791.8	33021.8	93852.4	-26725.7	2862.5	-19183.8	-10404.4	-13964.2	134542.3	264252.1	89377.4	50471.4	38906.0	174874.7	12413.9
Feb	196310.7	159412.5	36898.2	94412.0	-28211.5	2281.3	-20273.5	-10219.3	-14538.7	137162.3	267139.8	91254.1	50175.5	41078.6	175885.7	23583.0
Mar	188840.5	149525.9	39314.6	92643.1	-31118.8	-2635.9	-17691.9	-10791.0	-14747.1	138509.0	270132.5	91207.9	50840.9	40367.0	178924.6	11351.0
Apr	184532.7	145680.5	38852.2	100517.2	-27676.9	3048.2	-18976.2	-11748.9	-15245.4	143439.5	273865.6	92632.0	51461.7	41170.3	181233.6	11184.3
May	180984.4	140942.7	40041.7	105830.5	-23555.4	9230.4	-20826.7	-11959.1	-15268.7	144654.5	275927.2	90658.0	51072.1	39585.9	185269.2	10887.7
Jun	182496.3	139853.4	42642.9	107694.7	-21484.2	11180.6	-21691.3	-10973.5	-16170.5	145349.4	280089.4	93295.0	52234.4	41060.6	186794.4	10101.6
Jul	188868.8	144653.8	44215.0	105983.0	-24050.5	10168.9	-23580.0	-10639.3	-15809.1	145842.6	282495.5	97169.2	52367.8	44801.4	185326.3	12356.3
Aug	195828.9	153669.2	42159.7	107741.9	-26276.0	9251.1	-25047.4	-10479.7	-17139.6	151157.5	286469.2	99455.0	52415.6	47039.4	187014.1	17101.7
Sep	207161.7	163669.5	43492.2	98636.8	-38144.0	-2921.5	-24785.8	-10436.8	-16973.0	153753.8	289105.5	99619.9	52822.3	46797.5	189485.7	16693.1
Oct	204593.1	159894.8	44698.2	105370.3	-34161.3	1773.4	-25742.1	-10192.5	-15781.1	155312.7	294627.1	103549.1	53766.5	49782.5	191078.0	15336.3
Nov	210306.0	159130.1	51175.9	107137.1	-32679.3	4428.9	-28960.4	-8147.8	-16897.2	156713.6	301393.1	106551.9	55452.0	51099.9	194841.1	16050.0
Dec	214332.1	161675.7	52656.4	99004.0	-44890.4	-623.9	-30665.3	-13601.2	-17749.6	161644.0	301834.1	112418.6	60331.6	52087.0	189415.6	11502.0
2013																
Jan	202887.2	156165.4	46721.7	108054.5	-33570.7	10953.2	-31208.5	-13315.4	-18652.2	160277.4	297906.1	103682.1	53397.2	50284.9	194224.0	13035.6
Feb	195485.1	152843.6	42641.6	115498.9	-27374.4	16881.5	-31457.8	-12798.0	-19056.1	161929.4	293399.7	101771.6	52607.0	49164.5	191628.1	17584.4
Mar	196246.0	153398.9	42847.1	119317.7	-23403.8	17554.5	-28394.4	-12563.9	-20814.4	163535.9	298496.1	104176.3	54551.6	49624.7	194319.8	17067.7
Apr	192806.7	151283.3	41523.4	122204.9	-21795.1	17506.9	-27875.8	-11426.3	-21962.4	165962.5	299672.5	103381.9	53367.3	50014.6	196290.6	15339.2
May	187766.0	143797.1	43969.0	127673.4	-18949.6	19003.8	-27906.4	-10047.1	-20188.6	166811.6	300261.3	100586.8	53857.9	46728.9	199674.5	15178.1
Jun	183034.9	137343.7	45691.3	126405.8	-20834.8	21719.2	-32180.8	-10373.1	-22119.8	169360.4	298881.2	99964.6	54006.8	45957.8	198916.6	10559.5
Jul	176363.0	126073.0	50290.0	133538.6	-13996.7	23252.9	-26766.3	-10483.3	-22382.6	169917.9	299395.4	101656.9	53979.2	47677.7	197738.5	10506.3
Aug	179023.1	125776.6	53246.5	135369.2	-11682.3	27310.2	-28368.8	-10623.7	-22659.7	169711.2	303160.6	103771.1	54368.7	49402.5	199389.5	11231.7
Sep	175184.1	123171.5	52012.6	138968.9	-11582.3	30093.4	-31425.1	-10250.6	-23678.5	174229.7	301636.0	104358.5	53502.9	50855.6	197277.4	12517.0
Oct	176480.3	127808.1	48672.2	143386.0	-10857.1	29490.6	-30301.1	-10046.6	-23531.1	177774.2	304729.3	104345.9	55062.1	49283.8	200383.4	15137.1
Nov	174426.8	127386.7	47040.1	145247.6	-12749.3	34290.4	-36298.5	-10741.3	-23432.6	181429.6	303712.2	102752.8	55852.2	46900.6	200959.4	15962.2
Dec	197026.1	147805.2	49220.8	123789.6	-36146.0	16675.8	-40113.0	-12708.8	-25205.9	185141.5	313421.3	115195.5	60900.7	54294.8	198225.7	7394.5
2014																
Jan	189450.1	144878.4	44571.7	132532.0	-29900.7	18564.2	-30950.7	-17514.1	-22300.0	184732.7	308784.0	110389.9	56803.1	53586.8	198394.1	13198.1
Feb	182366.4	137855.4	44510.9	142418.6	-21253.0	24660.3	-28300.3	-17613.0	-22110.8	185782.3	308049.3	109742.7	57878.1	51864.6	198306.6	16735.7
Mar	181099.7	135039.9	46059.8	145686.0	-20841.0	25255.2	-28815.3	-17280.9	-19919.0	186446.0	308884.5	110697.5	58088.8	52608.8	198186.9	17901.2

Source: Bank of Guyana and Commercial Banks.

* Figures for December 2013 are preliminary

GUYANA: SELECTED INTEREST RATES ¹
(Percent Per Annum)

	2004	2005	2006	2007	2008	2009	2010	2011	2012				2013										2014					
	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar								
BANK OF GUYANA																												
Bank Rate	6.00	6.00	6.75	6.50	6.75	6.75	6.25	5.50	5.50	5.50	5.25	5.25	5.25	5.25	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Treasury Bill Discount Rate																												
91 Days	3.79	3.74	4.16	3.90	4.19	4.18	3.78	2.35	2.00	1.82	1.54	1.45	1.45	1.45	1.19	1.19	1.19	1.20	1.20	1.36	1.36	1.36	1.43	1.45	1.45	1.52	1.52	
182 Days	3.96	3.84	4.18	3.92	4.48	4.35	3.70	2.43	1.96	1.97	1.97	1.72	1.25	1.25	1.25	1.21	1.21	1.21	1.21	1.21	1.21	1.55	1.55	1.55	1.56	1.56	1.56	
364 Days	4.13	4.21	4.24	4.35	4.81	4.47	3.59	2.51	2.07	1.82	1.80	1.54	1.25	1.15	1.17	1.18	1.20	1.20	1.68	2.01	2.00	2.03	2.09	2.14	2.17	2.24	2.27	
COMMERCIAL BANKS																												
Small Savings Rate	3.42	3.38	3.19	3.15	3.04	2.78	2.67	1.99	1.80	1.75	1.69	1.69	1.55	1.48	1.47	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.31	1.25
Prime Lending Rate (weighted average) ²	15.91	15.24	14.47	13.89	13.91	14.22	15.06	14.33	14.23	14.06	13.97	12.50	12.43	12.47	12.46	12.49	12.45	12.38	12.39	12.36	11.35	11.33	11.35	12.30	11.26	11.22	11.19	
Prime Lending Rate ³	14.54	14.54	14.54	14.71	14.54	14.54	14.54	14.00	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	
Comm. Banks' Lending Rate (weighted average)	10.85	13.50	13.12	12.40	12.35	12.17	11.95	11.68	11.56	11.46	11.35	11.08	11.06	11.15	11.18	11.21	11.21	11.13	11.09	11.07	11.04	11.05	11.07	11.16	10.96	10.95	10.95	
HAND-IN-HAND TRUST CORP. INC.																												
Domestic Mortgages	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	
Commercial Mortgages	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	12.00	12.00	12.00	12.00	13.00	13.00	13.00	13.00	
Average Deposit Rates	3.75	3.23	3.14	3.23	3.00	3.00	3.00	3.00	2.44	2.65	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	1.78	1.78	1.78	1.78	1.78	1.78	2.30	2.30	
NEW BUILDING SOCIETY																												
Deposits ⁴	2.50	2.50	2.50	2.50	2.50	2.50	2.50	1.75	1.75	1.75	1.75	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	
Mortgage Rates ⁵	8.95	8.95	7.50	7.50	7.50	8.45	7.35	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.45	6.45	6.45	6.45	6.45	6.45	6.85	6.85	6.85	
Five dollar shares	4.00	4.00	3.80	3.80	3.80	3.80	3.30	2.25	2.25	2.25	2.25	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	
Save and prosper shares	5.00	5.00	4.50	4.50	4.50	4.50	4.00	2.60	2.60	2.60	2.60	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	

Source: Bank of Guyana, Commercial Banks and other Financial Institutions

1) End of period rates.

2) The prime lending rate reported by the banks has been weighted by the amount of loans issued at the corresponding rate.

3) The average prime lending rate actually used by commercial banks applicable to loans and advances.

4) Small savings rate

5) Effective November 2009, the mortgage rate for New Building Society is reflected as an average rate.

COMMERCIAL BANKS: SELECTED INTEREST RATES
(Percent Per Annum)

Table 4.2

End Of Period	Commercial Banks					
	Prime Lending Rate ¹⁾	Small Savings Deposits	3 Months Time Deposits	6 Months Time Deposits	9 Months Time Deposits ²⁾	12 Months Time Deposits
2004	14.54	3.42	2.59	2.85	3.50	3.38
2005	14.54	3.38	2.59	2.90	3.38	3.25
2006	14.54	3.19	2.48	2.20	3.00	3.00
2007	14.71	3.15	2.40	2.10	3.00	2.96
2008	14.54	3.04	2.34	2.05	3.00	2.92
2009						
Mar	14.54	2.78	2.32	2.00	2.75	2.88
Jun	14.54	2.82	2.32	2.00	2.75	2.88
Sep	14.54	2.80	2.32	2.00	2.75	2.88
Dec	14.54	2.78	2.32	2.00	2.75	2.88
2010						
Mar	14.54	2.75	2.32	2.00	2.75	2.88
Jun	14.54	2.71	2.32	2.00	2.75	2.88
Sep	14.54	2.71	2.32	2.00	2.75	2.88
Dec	14.54	2.67	2.28	2.55	3.00	2.88
2011						
Mar	14.54	2.56	2.18	2.39	...	2.78
Jun	14.54	2.23	1.83	2.08	...	2.40
Sep	14.54	2.11	1.77	1.98	...	2.26
Dec	14.00	1.99	1.83	2.00	...	2.20
2012						
Mar	13.83	1.80	1.57	1.71	...	1.89
Jun	13.83	1.75	1.47	1.65	...	1.83
Sep	13.83	1.69	1.39	1.58	...	1.76
Dec	13.83	1.69	1.39	1.58	...	1.76
2013						
Jan	13.83	1.55	1.39	1.60	...	1.61
Feb	13.83	1.48	1.21	1.43	...	1.55
Mar	13.83	1.47	1.21	1.36	...	1.53
Apr	13.83	1.33	1.09	1.25	...	1.40
May	13.83	1.33	1.09	1.25	...	1.40
Jun	13.83	1.33	1.09	1.25	...	1.39
Jul	13.83	1.33	1.09	1.25	...	1.39
Aug	13.83	1.33	1.09	1.25	...	1.39
Sep	12.83	1.33	1.09	1.25	...	1.39
Oct	12.83	1.33	1.09	1.25	...	1.39
Nov	12.83	1.33	1.09	1.25	...	1.39
Dec	12.83	1.33	1.09	1.25	...	1.39
2014						
Jan	12.83	1.33	1.09	1.25	...	1.39
Feb	12.83	1.31	1.07	1.24	...	1.39
Mar	12.83	1.25	1.07	1.24	...	1.39

Source: Commercial Banks

1) Arithmetic average of the Prime Lending Rate as reported by the Commercial Banks.

2) Commercial banks are no longer offering 9 mths time deposits (effective March 2011).

COMPARATIVE TREASURY BILL RATES AND BANK RATES

Table 4.3

Period	Guyana		Trin. & Tob.		Barbados		Jamaica	U.S.A.		U.K.	Euro Area
	Treas Bill	Bank Rate	Treas Bill	Bank Rate	Treas Bill	Bank Rate	Treas Bill ¹	Treas Bill	Bank Rate	Treas Bill	Bank Rate
2004	3.79	6.00	4.70	7.00	2.76	7.50	14.94	2.20	3.15	4.68	3.00
2005	3.74	6.00	4.95	8.00	6.22	10.00	13.55	3.89	5.16	4.43	3.25
2006	4.16	6.75	6.74	10.00	6.56	12.00	12.31	4.84	6.25	5.08	4.50
2007	3.90	6.50	7.00	10.00	4.90	12.00	13.34	3.08	4.83	5.30	5.00
2008	4.19	6.75	6.94	10.75	4.81	10.00	24.45	0.04	0.86	1.30	3.00
2009											
Mar	4.18	6.75	3.26	10.50	3.85	10.00	21.77	0.25	0.50	0.60	2.50
Jun	4.18	6.75	2.56	9.50	3.85	7.00	21.05	0.17	0.50	0.50	1.75
Sep	4.18	6.75	1.85	8.25	3.56	7.00	17.35	0.13	0.50	0.38	1.75
Dec	4.18	6.75	1.36	7.25	3.44	7.00	16.80	0.07	0.50	0.36	1.75
2010											
Mar	3.84	6.50	1.28	7.00	3.30	7.00	10.49	0.15	0.75	0.51	1.75
Jun	4.11	6.50	1.00	7.00	3.23	7.00	9.26	0.12	0.75	0.48	1.75
Sep	3.78	6.25	0.34	6.25	3.35	7.00	7.99	0.15	0.75	0.51	1.75
Dec	3.78	6.25	0.37	5.75	3.35	7.00	7.48	0.15	0.75	0.50	1.75
2011											
Mar	2.69	5.25	0.40	5.25	3.42	7.00	6.63	0.11	0.75	0.56	1.75
Jun	2.35	5.25	0.98	5.25	3.38	7.00	6.61	0.04	0.75	0.52	2.25
Sep	2.06	5.25	0.25	5.00	3.42	7.00	6.56	0.01	0.75	0.46	2.25
Dec	2.35	5.50	0.28	5.00	3.43	7.00	6.46	0.01	0.75	0.30	1.75
2012											
Mar	2.00	5.50	0.04	5.00	3.45	7.00	6.47	0.08	0.75	0.42	1.75
Jun	1.82	5.50	0.50	5.00	3.48	7.00	6.47	0.09	0.75	0.34	1.75
Sep	1.54	5.25	0.52	4.75	3.52	7.00	6.57	0.11	0.75	0.25	1.50
Dec	1.45	5.25	0.39	4.75	3.61	7.00	7.18	0.07	0.75	0.25	1.50
2013											
Jan	1.45	5.25	0.35	4.75	3.60	7.00	7.18	0.07	0.75	0.27	1.50
Feb	1.45	5.25	0.24	4.75	3.60	7.00	5.75	0.10	0.75	0.31	1.50
Mar	1.19	5.00	0.18	4.75	3.57	7.00	6.22	0.09	0.75	0.34	1.50
Apr	1.19	5.00	0.15	4.75	3.54	7.00	6.39	0.06	0.75	0.34	1.50
May	1.19	5.00	0.15	4.75	3.47	7.00	6.44	0.04	0.75	0.31	1.00
Jun	1.20	5.00	0.15	4.75	3.36	7.00	7.12	0.05	0.75	0.31	1.00
Jul	1.20	5.00	0.14	4.75	3.25	7.00	8.13	0.04	0.75	0.31	...
Aug	1.36	5.00	0.14	4.75	3.17	7.00	8.13	0.04	0.75	0.31	...
Sep	1.36	5.00	0.14	4.75	3.13	7.00	7.95	0.02	0.75	0.31	...
Oct	1.36	5.00	0.07	4.75	3.24	7.00	7.84	0.05	0.75	0.31	...
Nov	1.43	5.00	0.11	4.75	3.60	7.00	7.82	0.07	0.75	0.31	...
Dec	1.45	5.00	0.06	4.75	3.24	7.00	8.25	0.07	0.75	0.31	...
2014											
Jan	1.45	5.00	0.05	4.75	3.29	7.00	8.25	0.04	0.75	0.31	...
Feb	1.52	5.00	0.05	4.75	3.19	7.00	8.25	0.05	0.75	0.31	...
Mar	1.52	5.00	0.05	4.75	3.19	7.00	8.25	0.05	0.75	0.31	...

Source: Statistical Reports from Central Banks

¹ This is the 6 months treasury bill rate.

THE NEW BUILDING SOCIETY: ASSETS AND LIABILITIES
(G\$ Million)

Table 5.1

Period Ended	Assets										Total Assets/ Liabilities	Liabilities				
	Foreign Sector	Banking System Cash & Deposits	Public Sector				Private Sector					Deposits			Other	Foreign Liabilities
			Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't. Sec.	Loans			Other		Total Deposits	Shares Deposits	Other Deposits		
							Total	Mortgage Loans	Other Loans							
2004	758.2	1,732.9	9,887.2	9,887.2	-	-	12,412.7	12,412.7	-	954.5	25,745.6	22,507.0	21,959.5	547.5	3,238.7	...
2005 ¹	872.9	1,494.1	11,436.4	11,436.4	-	-	13,896.6	13,896.6	-	1,124.9	28,825.0	24,059.7	23,450.2	609.5	3,820.3	945.1
2006	906.9	1,515.4	11,823.1	11,823.1	-	-	15,600.2	15,600.2	-	1,625.7	31,471.3	25,939.2	25,304.8	634.5	4,193.1	1,339.0
2007	956	2,017	12,515	12,515	-	-	16,992	16,992	-	1,043	33,522	27,368	26,655	713	4,586	1,568
2008	1,036	4,193	9,801	9,801	-	-	19,046	19,046	-	1,701	35,777	28,905	28,219	686	5,248	1,624
2009	778	4,516	8,209	8,209	-	-	20,965	20,965	-	3,507	37,976	30,573	29,901	672	5,665	1,737
2010																
Mar	778	4,867	9,189	9,189	-	-	21,322	21,322	-	3,453	39,611	32,059	31,370	689	5,733	1,819
Jun	778	4,829	10,326	10,326	-	-	21,297	21,297	-	3,408	40,639	32,244	31,560	684	5,947	2,448
Sep	790	4,588	10,701	10,701	-	-	21,460	21,460	-	3,720	41,260	31,388	30,735	653	6,053	3,818
Dec	800	4,727	10,869	10,869	-	-	21,625	21,625	-	3,894	41,915	31,159	30,500	659	6,247	4,509
2011																
Mar	800	5,047	12,057	12,057	-	-	21,783	21,783	-	3,835	43,522	34,242	33,532	710	6,376	2,904
Jun	800	6,069	11,913	11,913	-	-	22,066	22,066	-	3,841	44,690	34,819	34,110	709	6,632	3,239
Sep	792	3,598	14,035	14,035	-	-	22,726	22,726	-	3,915	45,067	34,708	34,000	708	6,774	3,585
Dec	789	3,725	13,469	13,469	-	-	23,572	23,572	-	3,921	45,475	34,694	34,012	682	7,001	3,780
2012																
Jan	789	3,948	13,645	13,645	-	-	23,721	23,721	-	3,931	46,032	35,188	34,469	719	6,999	3,846
Feb	789	4,380	13,124	13,124	-	-	24,043	24,043	-	3,933	46,269	35,312	34,583	729	7,067	3,890
Mar	789	4,058	13,076	13,076	-	-	24,356	24,356	-	3,949	46,227	35,118	34,403	715	7,159	3,949
Apr	781	4,165	12,936	12,936	-	-	24,563	24,563	-	3,953	46,397	35,169	34,463	706	7,195	4,033
May	781	4,876	12,243	12,243	-	-	24,840	24,840	-	3,980	46,720	35,370	34,663	707	7,266	4,083
Jun	781	6,023	10,972	10,972	-	-	25,268	25,268	-	3,975	47,019	35,482	34,755	727	7,399	4,138
Jul	781	6,130	10,980	10,980	-	-	25,669	25,669	-	3,935	47,494	35,906	35,183	723	7,412	4,176
Aug	794	6,265	10,788	10,788	-	-	26,083	26,083	-	3,916	47,845	36,139	35,421	718	7,488	4,219
Sep	794	6,135	10,788	10,788	-	-	26,463	26,463	-	3,976	48,157	36,289	35,555	733	7,580	4,288
Oct	794	5,787	10,788	10,788	-	-	26,972	26,972	-	4,015	48,355	36,415	35,689	726	7,638	4,302
Nov	794	5,693	10,495	10,495	-	-	27,548	27,548	-	4,056	48,586	36,517	35,767	751	7,725	4,344
Dec	804	6,408	9,811	9,811	-	-	27,791	27,791	-	4,027	48,841	36,758	35,933	826	7,817	4,266
2013																
Jan	804	8,406	7,759	7,759	-	-	28,234	28,234	-	3,994	49,197	36,941	36,201	740	7,836	4,420
Feb	804	8,937	7,175	7,175	-	-	28,703	28,703	-	4,026	49,645	37,265	36,538	726	7,943	4,438
Mar	804	10,249	5,855	5,855	-	-	29,163	29,163	-	4,027	50,097	37,429	36,707	722	8,171	4,498
Apr	804	10,980	5,473	5,473	-	-	29,469	29,469	-	4,026	50,752	37,977	37,221	756	8,235	4,540
May	804	11,189	6,065	6,065	-	-	29,882	29,882	-	4,024	51,964	39,096	38,332	764	8,330	4,538
Jun	804	10,993	6,065	6,065	-	-	30,390	30,390	-	3,915	52,168	39,110	38,361	748	8,485	4,573
Jul	815	12,285	4,592	4,592	-	-	30,747	30,747	-	3,911	52,351	39,272	38,532	740	8,479	4,601
Aug	815	12,223	4,307	4,307	-	-	31,125	31,125	-	3,895	52,366	39,134	38,382	752	8,587	4,644
Sep	807	12,047	4,307	4,307	-	-	31,619	31,619	-	3,923	52,703	39,147	38,388	759	8,887	4,669
Oct	807	11,681	4,307	4,307	-	-	32,187	32,187	-	3,954	52,936	39,286	38,532	754	8,967	4,683
Nov	807	11,694	3,809	3,809	-	-	32,736	32,736	-	3,986	53,032	39,443	38,679	764	8,862	4,727
Dec	817	12,167	3,809	3,809	-	-	32,977	32,977	-	3,920	53,689	40,029	39,299	730	8,959	4,701
2014																
Jan	817	10,208	5,765	5,765	-	-	33,675	33,675	-	3,897	54,363	40,369	39,628	741	9,236	4,758
Feb	808	9,839	5,857	5,857	-	-	34,103	34,103	-	4,309	54,916	40,415	39,653	761	9,726	4,775
Mar	808	9,159	5,857	5,857	-	-	34,586	34,586	-	4,326	54,736	40,109	39,332	777	9,843	4,784

Source: New Building Society

¹ NBS started reporting foreign liabilities in from June 2005.

- Indicates that the figure is zero or the item does not exist

TRUST COMPANIES: ASSETS
(G\$ Thousand)

Table 5.2(a)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector			Private Sector				Other
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't. Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
2004**	8,339,496	682,805	1,615,379	4,625	1,610,754	1,321,564	9,361	1,312,203	3,762,558	2,317,990	1,244,790	199,778	957,190
2005	8,465,900	1,018,046	1,938,792	4,365	1,934,427	1,438,938	9,559	1,429,379	3,090,685	1,449,171	1,419,546	221,968	979,439
2006	8,684,327	3,170,741	1,146,767	4,657	1,142,110	980,697	9,748	970,949	2,572,563	1,956,559	386,267	229,737	813,559
2007	9,706,476	4,363,793	1,118,820	4,692	1,114,128	788,572	10,050	778,522	2,670,268	1,380,278	926,379	363,611	765,023
2008 ¹	9,938,842	5,469,692	1,176,839	4,740	1,172,099	755,290	-	755,290	1,894,707	889,659	633,362	371,686	642,314
2009													
Mar	9,155,002	4,787,663	1,187,739	4,776	1,182,963	746,223	-	746,223	1,824,699	861,926	600,277	362,496	608,678
Jun	8,810,029	4,436,622	1,078,858	4,830	1,074,028	754,775	-	754,775	1,951,814	994,717	587,618	369,479	587,960
Sep	7,905,684	4,272,874	1,149,735	4,674	1,145,061	-	-	-	1,888,787	942,031	583,527	363,229	594,288
Dec	7,368,039	4,166,567	1,134,733	4,965	1,129,768	-	-	-	1,483,751	913,649	265,263	304,839	582,988
2010													
Mar	7,286,104	4,047,219	958,797	4,996	953,801	-	-	-	1,726,014	948,220	472,902	304,892	554,074
Jun	7,160,991	3,938,149	736,681	4,713	731,968	-	-	-	1,898,050	930,741	656,589	310,720	588,111
Sep	7,131,564	3,839,354	807,347	4,934	802,413	-	-	-	1,945,229	959,518	680,613	305,098	539,634
Dec	7,445,107	3,515,324	1,149,961	4,907	1,145,054	-	-	-	2,279,326	1,006,615	997,513	275,198	500,496
2011													
Mar	7,207,547	3,546,973	1,052,244	4,817	1,047,427	-	-	-	2,122,846	820,765	1,025,574	276,507	485,484
Jun	7,345,950	3,450,377	1,034,767	4,904	1,029,863	-	-	-	2,370,161	947,145	1,140,262	282,754	490,645
Sep	7,375,750	3,293,637	1,059,168	4,961	1,054,207	-	-	-	2,536,968	1,131,927	1,127,968	277,073	485,977
Dec	7,628,741	3,077,107	1,221,904	5,146	1,216,758	-	-	-	2,901,999	1,223,380	1,405,085	273,534	427,731
2012													
Mar	7,573,175	3,063,177	1,138,639	5,134	1,133,505	-	-	-	2,971,506	1,249,055	1,444,353	278,098	399,853
Jun	7,798,538	3,017,879	842,466	5,208	837,258	-	-	-	3,516,273	1,492,912	1,738,170	285,191	421,920
Sep	8,038,368	3,009,979	1,030,696	5,387	1,025,309	-	-	-	3,874,633	1,670,451	1,923,134	281,048	123,060
Dec	8,273,170	2,533,556	1,210,642	11,221	1,199,421	-	-	-	4,357,523	1,925,635	2,140,207	291,681	171,449
2013													
Mar	8,000,891	2,364,459	1,069,544	11,354	1,058,190	-	-	-	4,364,530	1,906,426	2,159,654	298,450	202,358
Jun	8,125,152	2,308,463	1,049,072	11,029	1,038,043	-	-	-	4,586,114	1,930,067	2,358,040	298,007	181,503
Sep	7,976,022	2,294,552	903,027	10,876	892,151	-	-	-	4,609,499	1,955,459	2,357,218	296,822	168,944
Dec	8,224,065	2,253,778	937,658	11,061	926,597	-	-	-	4,860,254	2,012,746	2,565,057	282,451	172,375
2014													
Mar	8,147,441	2,262,265	799,387	10,725	788,662	-	-	-	4,914,120	2,034,153	2,543,096	336,871	171,669

Source: Trust Companies

¹ Figures from December 2008 do not include Globe Trust & Investment. The order for the liquidation of Globe trust was issued in October 2008.

** Central Government Debentures are included in local government from March 2004.

- Indicates that the figure is zero or the item does not exist.

TRUST COMPANIES: LIABILITIES
(G\$ Thousand)

Table 5.2(b)

Period Ended	Total Liabilities	Foreign Sector	Deposits					Other Private Sector			Other	
			Total Deposits	Private Sector			Public Sector	Total	Capital & Reserves	Loans Rec.		
				Total	Business Firms	Indiv. Cust.						Other Cust.
2004	8,339,496	108,605	5,520,784	3,920,784	9,085	3,848,243	63,456	1,600,000	2,292,754	1,715,269	577,485	417,353
2005	8,465,900	115,018	5,956,444	3,583,944	9,020	3,510,870	64,054	2,372,500	1,905,830	1,400,158	505,672	488,608
2006	8,684,327	109,311	6,452,314	4,100,179	9,725	4,025,769	64,685	2,352,135	1,792,866	1,415,890	376,976	329,836
2007	9,706,476	124,856	7,499,496	5,034,212	9,816	4,959,106	65,290	2,465,284	1,801,707	1,574,699	227,008	280,417
2008	9,938,842	48,625	7,788,144	5,243,453	-	5,243,453	-	2,544,691	1,744,715	1,619,389	125,326	357,358
2009												
Mar	9,155,002	49,027	7,512,053	4,947,152	-	4,947,152	-	2,564,901	1,464,418	1,339,092	125,326	129,504
Jun	8,810,029	48,384	7,255,067	4,821,009	-	4,821,009	-	2,434,058	1,395,207	1,244,657	150,550	111,371
Sep	7,905,684	46,135	6,238,629	3,759,367	-	3,759,367	-	2,479,262	1,504,009	1,345,959	158,050	116,911
Dec	7,368,039	47,988	5,903,072	3,414,862	-	3,414,862	-	2,488,210	1,328,557	1,182,007	146,550	88,422
2010												
Mar	7,286,104	45,122	5,785,375	3,318,806	-	3,318,806	-	2,466,569	1,365,580	1,194,030	171,550	90,027
Jun	7,160,991	47,010	5,637,345	3,143,776	-	3,143,776	-	2,493,569	1,344,854	1,143,304	201,550	131,782
Sep	7,131,564	51,428	5,642,270	3,102,122	-	3,102,122	-	2,540,148	1,357,524	1,142,974	214,550	80,342
Dec	7,445,107	44,733	5,884,402	2,898,410	-	2,898,410	-	2,985,992	1,450,903	1,236,353	214,550	65,069
2011												
Mar	7,207,547	44,570	5,626,816	2,520,384	-	2,520,384	-	3,106,432	1,457,478	1,242,928	214,550	78,683
Jun	7,345,950	49,848	5,694,569	2,181,404	-	2,181,404	-	3,513,165	1,468,711	1,189,461	279,250	132,822
Sep	7,375,750	48,181	5,680,202	2,167,037	-	2,167,037	-	3,513,165	1,574,119	1,329,869	244,250	73,248
Dec	7,628,741	54,444	5,754,100	2,154,054	-	2,154,054	-	3,600,046	1,768,019	1,517,769	250,250	52,178
2012												
Mar	7,573,175	55,837	5,904,732	2,557,635	-	2,557,635	-	3,347,097	1,581,567	1,368,317	213,250	31,039
Jun	7,798,538	55,299	5,849,971	2,451,455	-	2,451,455	-	3,398,516	1,649,655	1,337,498	312,157	243,613
Sep	8,038,368	50,414	5,872,202	2,423,969	-	2,423,969	-	3,448,233	1,873,438	1,380,101	493,337	242,314
Dec	8,273,170	50,288	5,879,724	2,581,897	-	2,581,897	-	3,297,827	2,076,109	1,429,772	646,337	267,049
2013												
Mar	8,000,891	52,535	5,610,775	2,403,077	-	2,403,077	-	3,207,698	2,117,642	1,471,305	646,337	219,939
Jun	8,125,152	53,641	5,681,995	2,454,546	-	2,454,546	-	3,227,449	2,314,658	1,489,321	825,337	74,858
Sep	7,976,022	61,269	5,490,035	2,635,529	-	2,635,529	-	2,854,506	2,335,311	1,534,974	800,337	89,407
Dec	8,224,065	61,223	5,728,549	2,851,013	-	2,851,013	-	2,877,536	2,358,806	1,595,469	763,337	75,487
2014												
Mar	8,147,441	118,572	5,545,006	3,126,640	-	3,126,640	-	2,418,366	2,396,493	1,638,156	758,337	87,370

Source: Trust Companies

FINANCE COMPANIES: ASSETS
(G\$ Thousand)

Table 5.2 (c)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector			Private Sector				Other
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
2004	6,953,339	914,420	193,159	39,062	154,098	-	-	-	5,134,022	12,381	214,135	4,907,506	711,738
2005	26,777,147	929,320	1,335,331	50,190	1,285,141	-	-	-	15,736,069	299,885	10,608,179	4,828,005	8,776,426
2006	28,690,399	896,049	1,586,884	4,447	1,582,436	-	-	-	15,856,157	440,925	10,318,358	5,096,874	10,351,309
2007	31,756,333	605,365	1,062,178	29,280	1,032,899	-	-	-	18,700,501	2,446,003	10,075,877	6,178,621	11,388,289
2008	34,865,100	3,857,142	594,617	16,277	578,340	-	-	-	19,050,454	1,666,951	10,777,766	6,605,738	11,362,887
2009													
Mar	36,434,866	3,946,561	615,673	4,041	611,632	-	-	-	20,539,682	1,784,152	10,898,656	7,856,874	11,332,950
Jun	36,538,871	4,250,340	1,971,086	12,034	1,959,052	-	-	-	19,257,047	1,731,180	11,087,361	6,438,506	11,060,399
Sep	36,699,525	3,192,022	1,894,921	1,073	1,893,848	-	-	-	20,448,090	1,662,775	11,319,841	7,465,474	11,164,493
Dec	35,429,862	3,265,850	2,180,018	22,470	2,157,548	-	-	-	18,984,675	1,683,124	9,833,595	7,467,957	10,999,319
2010													
Mar	35,367,169	3,328,384	2,365,169	2,475	2,362,694	-	-	-	19,081,230	1,672,398	9,665,075	7,743,758	10,592,385
Jun	35,753,185	3,398,834	2,468,528	7,001	2,461,527	-	-	-	18,993,213	1,645,480	9,567,339	7,780,394	10,892,610
Sep	35,885,662	3,385,777	2,314,314	10,447	2,303,867	-	-	-	19,131,229	1,653,969	9,705,381	7,771,879	11,054,342
Dec	35,791,469	3,849,580	1,939,013	12,762	1,926,251	-	-	-	18,685,330	1,520,035	9,371,647	7,793,648	11,317,547
2011													
Mar	36,123,717	3,922,814	1,484,293	5,264	1,479,029	-	-	-	18,356,026	1,440,791	9,434,367	7,480,868	12,360,585
Jun	36,388,852	3,896,484	1,615,618	6,788	1,608,830	-	-	-	18,186,818	1,381,512	9,314,329	7,490,977	12,689,931
Sep	36,514,472	3,908,518	1,446,922	11,174	1,435,748	-	-	-	18,289,764	1,357,863	9,480,769	7,451,132	12,869,268
Dec	37,400,051	3,938,561	1,396,750	25,211	1,371,539	-	-	-	19,112,342	1,297,125	9,533,592	8,281,625	12,952,398
2012													
Mar	40,823,279	4,106,956	1,402,967	16,027	1,386,939	-	-	-	22,380,804	1,253,366	9,664,110	11,463,328	12,932,551
Jun	41,219,958	4,208,824	608,215	6,329	601,886	-	-	-	22,328,263	1,155,901	9,738,804	11,433,558	14,074,656
Sep	41,154,086	4,270,381	295,538	1,928	293,610	-	-	-	22,190,916	994,122	9,836,325	11,360,469	14,397,250
Dec	41,549,350	4,357,602	323,742	13,957	309,785	-	-	-	22,200,456	902,168	9,950,680	11,347,608	14,667,551
2013													
Mar	40,498,586	4,646,571	740,863	18,654	722,209	-	-	-	22,460,963	442,923	9,902,947	12,115,093	12,650,189
Jun	41,227,078	4,922,836	876,300	38,058	838,242	-	-	-	22,396,812	422,735	9,855,335	12,118,742	13,031,131
Sep	39,753,690	4,138,043	346,533	36,321	310,213	-	-	-	22,458,157	285,939	10,028,412	12,143,806	12,810,957
Dec	40,007,578	4,117,762	397,935	18,614	379,321	-	-	-	22,543,936	300,206	10,120,574	12,123,156	12,947,945
2014													
Mar	51,637,194	4,179,886	369,912	27,485	342,427	-	-	-	33,984,406	298,671	10,220,855	23,464,880	13,102,990

Source: Trust, Finance, Micro-Finance and Asset Management Companies

Figures from March 2002 includes the Merchant Bank

Figures from July 2005 includes Asset Management Companies

Figures from January 2006 includes DFLSA

Figures from July 2007 includes IPED

Figures from March 2009 includes SBDT

Figures from June 2013 excludes Laparkan Financial Services

Figures from September 2013 excludes DFLSA

FINANCE COMPANIES: LIABILITIES
(G\$ Thousand)

Table 5.2(d)

Period Ended	Total Liabilities	Foreign Sector	Deposits					Public Sector	Other Private Sector			Other
			Total Deposits	Private Sector			Total		Capital & Reserves	Loans Rec.		
				Total	Business Firms	Indiv. Cust.					Other Cust.	
2003	6,441,872	917,471	-	-	-	-	-	5,435,947	3,968,832	1,467,115	88,453	
2004	6,953,339	917,471	-	-	-	-	-	5,805,896	4,290,835	1,515,061	229,972	
2005	26,777,147	917,471	-	-	-	-	-	10,903,463	7,054,083	3,849,380	14,956,213	
2006	28,690,399	917,471	-	-	-	-	-	12,634,784	7,834,333	4,800,451	15,138,144	
2007	31,756,333	992,726	-	-	-	-	-	15,145,601	9,643,606	5,501,995	15,618,006	
2008												
Mar	31,722,966	992,726	-	-	-	-	-	15,203,355	9,995,349	5,208,006	15,526,886	
Jun	31,952,795	992,726	-	-	-	-	-	15,331,950	10,075,626	5,256,324	15,628,119	
Sep	32,136,778	1,028,410	-	-	-	-	-	15,834,112	11,036,528	4,797,584	15,274,256	
Dec	34,865,100	1,015,159	-	-	-	-	-	18,569,963	13,760,892	4,809,071	15,279,978	
2009												
Mar	36,434,866	1,015,159	-	-	-	-	-	19,893,371	14,986,899	4,906,472	15,526,335	
Jun	36,538,871	1,000,160	-	-	-	-	-	19,717,093	14,920,963	4,796,130	15,821,618	
Sep	36,699,525	1,019,988	-	-	-	-	-	20,440,983	15,047,100	5,393,883	15,238,554	
Dec	35,429,862	1,015,398	-	-	-	-	-	20,115,605	17,130,091	2,985,514	14,298,859	
2010												
Mar	35,367,169	999,978	-	-	-	-	-	20,560,493	17,505,180	3,055,313	13,806,697	
Jun	35,753,185	958,693	-	-	-	-	-	20,842,583	17,748,051	3,094,532	13,951,909	
Sep	35,885,662	978,702	-	-	-	-	-	20,895,364	17,836,344	3,059,020	14,011,597	
Dec	35,791,469	968,838	-	-	-	-	-	20,891,530	17,926,739	2,964,791	13,931,101	
2011												
Mar	36,123,717	969,144	-	-	-	-	-	21,196,713	18,214,874	2,981,839	13,957,861	
Jun	36,388,852	989,393	-	-	-	-	-	21,346,368	18,442,259	2,904,109	14,053,090	
Sep	36,514,472	988,973	-	-	-	-	-	21,365,134	18,527,188	2,837,946	14,160,365	
Dec	37,400,051	1,034,628	-	-	-	-	-	22,271,201	19,449,544	2,821,657	14,094,222	
2012												
Mar	40,823,279	1,020,875	-	-	-	-	-	25,749,283	22,929,883	2,819,400	14,053,121	
Jun	41,219,958	1,005,125	-	-	-	-	-	26,105,775	23,231,133	2,874,642	14,109,058	
Sep	41,154,086	979,219	-	-	-	-	-	26,071,452	23,158,810	2,912,642	14,103,415	
Dec	41,549,350	981,394	-	-	-	-	-	31,970,604	29,008,127	2,962,477	8,597,352	
2013												
Mar	40,498,586	101,040	-	-	-	-	-	31,510,940	29,844,939	1,666,001	8,886,606	
Jun	41,227,078	101,849	-	-	-	-	-	32,174,246	30,192,650	1,981,596	8,950,983	
Sep	39,753,690	69,284	-	-	-	-	-	31,126,353	29,759,434	1,366,919	8,558,052	
Dec	40,007,578	54,882	-	-	-	-	-	31,319,300	29,859,798	1,459,502	8,633,396	
2014												
Mar	51,637,194	54,462	-	-	-	-	-	42,867,276	41,387,695	1,479,581	8,715,456	

Source: Trust, Finance, Micro-Finance and Asset Management Companies

LIFE
DOMESTIC INSURANCE COMPANIES: ASSETS AND LIABILITIES
(G\$ Million)

Table 5.3 (a)

Period Ended	Assets																			Total Assets/Liabilities	Liabilities				
	Foreign Sector					Banking System			Public Sector				Private Sector				Unclassified				Life Ins. Fund	Cap. and Res.	Foreign Liab. ¹⁾	Other	
	Total	Comm. Banks Dep.	Secur.	Loans and Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't Sec.	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets	Other Assets						
2004	14,947.5	11,947.9	935.6	1,530.7	533.4	1,004.9	175.1	829.8	-	-	-	-	2,509.7	1,731.5	101.2	676.9	3,933.8	2,077.0	1,856.8	22,395.9	14,265.1	1,134.0	5,524.8	1,472.1	
2005	13,618.5	10,265.0	1,435.0	1,406.8	511.8	1,865.4	242.5	1,622.9	-	-	-	-	3,648.7	2,525.9	132.6	990.1	3,611.4	2,095.7	1,515.6	22,743.9	13,458.1	1,595.5	5,467.3	2,223.0	
2006	10,586.0	7,636.0	1,698.9	769.4	481.8	1,229.7	169.5	1,060.2	-	-	-	-	5,629.3	3,248.8	26.0	2,354.4	3,941.4	2,011.9	1,929.5	21,386.4	11,262.3	1,986.0	5,503.2	2,635.0	
2007	12,067.3	9,511.8	1,954.7	1,525.7	924.8	1,713.7	395.0	1,318.7	-	-	-	-	7,854.9	4,542.8	1,608.7	1,703.4	4,551.6	2,504.2	2,047.3	26,187.5	14,174.8	3,190.5	5,030.4	3,791.7	
2008	14,061.0	10,409.2	1,889.8	1,047.6	714.5	2,052.2	578.8	1,473.4	-	-	-	-	8,520.2	5,776.3	1,031.1	1,712.8	6,054.4	3,469.5	2,584.9	30,687.8	16,016.4	5,660.8	5,018.5	3,992.4	
2009 ²																									
Mar	6,906.9	3,507.4	1,989.8	994.8	415.0	1,841.7	599.8	1,241.8	-	-	-	-	4,336.4	3,487.2	118.7	730.5	3,062.4	1,986.3	1,076.1	16,147.4	6,935.6	5,006.6	2,090.7	2,114.4	
Jun	7,498.2	3,572.8	1,972.5	1,028.8	924.0	1,850.4	534.9	1,315.4	-	-	-	-	4,564.5	3,668.7	110.9	784.9	2,407.7	1,553.3	854.4	16,320.8	4,271.5	4,982.2	5,030.8	2,036.3	
Sep	7,447.2	3,243.9	2,242.8	1,040.4	920.1	2,180.3	609.1	1,571.1	-	-	-	-	4,489.9	3,732.5	111.6	645.7	2,443.2	1,555.3	887.9	16,560.6	4,290.2	4,941.1	5,026.6	2,302.6	
Dec	7,104.3	3,295.1	2,229.5	791.5	788.2	2,133.1	557.2	1,575.9	-	-	-	-	4,354.5	3,616.6	110.1	627.9	2,605.9	2,024.4	581.5	16,197.8	4,181.4	4,964.3	4,756.9	2,295.2	
2010																									
Mar	6,840.0	3,354.2	1,855.2	685.1	945.5	1,863.7	759.8	1,103.9	-	-	-	-	4,589.7	4,049.4	105.7	434.7	2,441.9	2,004.7	437.3	15,735.4	4,222.1	4,971.0	4,721.2	1,821.0	
Jun	7,179.8	3,505.8	1,889.6	751.8	1,032.6	2,064.6	827.1	1,237.5	-	-	-	-	4,448.0	3,998.1	104.7	345.2	2,583.4	2,133.4	450.0	16,275.8	4,375.1	5,085.2	4,842.4	1,973.2	
Sep	6,954.9	3,465.1	1,758.7	827.6	903.5	2,228.2	801.4	1,426.8	-	-	-	-	4,878.2	4,269.9	103.5	504.8	2,547.8	2,142.6	405.2	16,609.1	4,392.0	5,368.3	4,859.5	1,989.3	
Dec	7,321.7	3,334.1	1,718.5	1,178.0	1,091.0	2,036.2	899.8	1,136.4	-	-	-	-	4,823.7	4,554.3	102.5	167.0	2,879.1	2,195.3	683.8	17,060.6	4,459.5	6,389.2	4,857.6	1,354.3	
2011																									
Mar	7,776.9	3,496.1	1,697.5	1,183.8	1,399.6	2,138.1	877.4	1,260.8	-	-	-	-	4,785.3	4,518.4	95.6	171.4	2,727.5	2,237.8	489.7	17,427.9	4,244.8	6,993.8	4,652.6	1,536.7	
Jun	7,610.8	3,588.3	1,747.4	1,105.2	1,169.9	1,989.1	902.4	1,086.7	-	-	-	-	5,134.7	4,790.5	96.7	247.5	2,938.4	2,227.8	710.6	17,673.0	4,451.1	7,001.9	4,656.4	1,563.6	
Sep	7,749.4	3,689.7	1,757.5	1,128.9	1,173.3	2,021.3	845.8	1,175.4	-	-	-	-	5,525.3	5,081.8	90.9	352.6	3,005.5	2,260.4	745.1	18,301.5	4,443.7	7,486.2	4,678.7	1,692.8	
Dec	7,962.5	3,802.4	1,776.3	1,090.8	1,292.9	1,817.7	695.4	1,122.4	-	-	-	-	5,795.3	5,186.7	89.5	519.0	3,126.9	2,408.6	718.3	18,702.3	4,378.2	7,825.2	4,710.0	1,789.0	
2012																									
Mar	8,356.1	4,123.1	2,538.9	912.1	782.0	1,783.4	674.3	1,109.1	-	-	-	-	6,021.6	5,374.0	289.9	357.6	4,421.7	3,185.5	1,236.2	20,582.8	4,660.6	7,766.7	4,755.4	3,400.1	
Jun	7,709.3	3,696.6	1,691.0	1,030.9	1,290.9	2,162.9	741.3	1,421.6	-	-	-	-	6,806.1	6,222.7	87.2	496.3	3,708.2	2,705.5	1,002.8	20,386.6	4,719.3	8,698.9	4,702.2	2,266.3	
Sep	7,914.8	3,874.7	1,743.8	994.8	1,301.6	2,411.5	761.7	1,649.7	-	-	-	-	7,368.3	6,364.1	88.7	915.6	3,645.9	2,810.8	835.1	21,340.5	4,726.6	9,079.7	4,827.9	2,706.3	
Dec	7,122.7	3,882.4	2,149.5	38.8	1,052.0	3,339.3	797.3	2,542.0	-	-	-	-	8,943.3	6,906.3	54.6	1,982.4	3,952.9	3,359.0	593.9	23,358.2	4,750.8	11,429.7	4,784.4	2,393.2	
2013																									
Mar	8,395.7	4,096.2	2,152.9	700.1	1,446.5	2,785.5	828.6	1,956.8	-	-	-	-	8,730.5	7,400.7	38.1	1,291.7	4,267.4	2,865.3	1,402.2	24,179.0	5,176.4	11,140.5	5,283.1	2,579.0	
Jun	8,472.6	4,187.7	2,197.8	660.3	1,426.7	2,478.8	820.4	1,658.4	-	-	-	-	9,927.1	8,541.1	50.1	1,335.9	3,680.5	2,987.4	693.1	24,559.0	5,182.7	10,745.0	5,188.9	3,442.4	
Sep	8,483.3	4,140.8	2,094.4	629.0	1,619.1	2,749.2	955.2	1,794.1	-	-	-	-	10,042.4	8,666.9	49.4	1,326.1	3,680.3	2,980.1	700.1	24,955.3	5,161.1	10,975.2	5,245.7	3,573.3	
Dec	8,124.7	4,317.4	2,097.2	8.4	1,701.8	2,701.6	998.1	1,703.5	-	-	-	-	11,418.4	9,346.6	53.9	2,017.9	3,674.0	3,062.7	611.3	25,918.8	5,357.8	11,821.2	5,181.6	3,558.2	
2014																									
Mar	9,177.7	4,475.8	2,376.0	628.3	1,697.7	3,167.8	1,236.2	1,931.6	-	-	-	-	11,176.0	10,105.7	61.0	1,009.3	3,832.4	3,182.5	649.8	27,353.8	6,259.5	12,255.8	5,292.0	3,546.2	

Source: Life Insurance Companies.

¹⁾ Foreign liabilities include insurance fund from non-residents

²⁾ Figures from March 2009 reflects the collapse of one of the largest insurance company in Guyana.

**NON-LIFE
DOMESTIC INSURANCE COMPANIES: ASSETS AND LIABILITIES**
(G\$ Million)

Table 5.3(b)

Period Ended	Assets																			Total Assets/ Liabilities	Liabilities			
	Foreign Sector					Banking System			Public Sector			Private Sector				Unclassified			Non - Life Ins. Fund		Cap. & Res.	Foreign Liab.	Other	
	Total	Comm. Banks Dep.	Secur.	Loans & Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't Sec.	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets						Other Assets
2004	1,395.1	711.8	373.3	33.5	276.4	781.5	43.1	738.4	-	-	-	-	5,988.9	1,201.0	569.4	4,218.5	3,387.9	2,120.0	1,267.9	11,553.5	4,519.3	3,965.2	461.2	2,607.8
2005 ²⁾	1,655.0	1,053.4	407.9	23.2	170.5	585.9	31.4	554.5	-	-	-	-	1,319.8	1,189.3	77.7	52.7	2,536.4	1,946.4	589.9	6,097.1	-	3,427.5	1,170.8	1,498.8
2006	1,702.9	1,016.9	535.1	11.9	138.9	665.9	9.2	656.7	-	-	-	-	1,330.3	1,205.9	77.8	46.6	2,836.9	1,962.5	874.4	6,536.0	-	3,770.9	1,272.3	1,492.8
2007	2,151.4	1,126.5	631.7	-	393.2	1,013.1	19.0	994.1	-	-	-	-	1,819.9	1,208.6	128.2	483.1	3,000.8	1,954.7	1,046.1	7,985.2	-	5,453.8	201.0	2,330.4
2008	2,406.4	1,282.8	575.6	-	548.0	1,149.6	3.0	1,146.6	-	-	-	-	2,057.0	1,378.3	135.2	543.5	2,953.1	1,990.1	963.0	8,566.2	-	5,903.0	703.9	1,959.2
2009																								
Mar	2,350.7	1,261.4	560.3	-	528.9	1,204.1	8.0	1,196.1	-	-	-	-	1,967.6	1,732.1	138.2	97.3	2,947.3	2,001.0	946.2	8,469.6	-	5,806.0	1,013.8	1,649.8
Jun	2,670.6	1,370.8	688.8	-	611.0	1,232.7	14.7	1,218.1	-	-	-	-	2,622.8	1,834.3	147.1	641.4	2,793.3	1,922.8	870.5	9,319.4	-	6,323.9	825.2	2,170.3
Sep	2,477.3	1,081.9	814.1	-	581.3	1,461.7	2.5	1,459.2	-	-	-	-	2,646.3	1,834.3	147.3	664.6	2,927.8	1,944.8	983.0	9,513.1	-	6,399.2	721.7	2,392.2
Dec	2,565.5	1,169.9	814.2	-	581.3	1,714.4	3.9	1,710.5	-	-	-	-	2,620.7	1,772.4	145.8	702.4	2,809.1	1,987.1	822.0	9,709.7	-	5,892.2	1,422.7	2,394.7
2010																								
Mar	2,657.5	1,309.5	737.1	-	610.9	1,783.9	8.2	1,775.8	-	-	-	-	2,615.4	1,795.7	136.5	683.3	3,019.9	2,004.1	1,015.7	10,076.7	-	7,199.7	386.7	2,490.3
Jun	2,600.3	1,289.4	786.2	-	524.8	1,891.5	5.5	1,886.0	-	-	-	-	2,654.2	1,796.0	126.1	732.2	2,965.0	1,995.3	969.7	10,111.1	-	7,171.2	396.2	2,543.7
Sep	2,536.6	1,213.9	588.3	-	734.3	1,893.5	3.3	1,890.2	-	-	-	-	2,811.3	1,950.7	128.8	731.8	3,096.4	1,994.0	1,102.4	10,337.8	-	7,534.0	404.9	2,398.9
Dec	2,573.9	1,300.9	583.4	-	689.6	2,016.5	13.1	2,003.5	-	-	-	-	2,159.8	1,993.3	134.4	32.1	3,394.3	2,004.4	1,389.9	10,144.6	-	7,660.5	450.6	2,033.5
2011																								
Mar	2,712.3	1,255.6	770.4	-	686.2	2,207.6	9.7	2,197.9	-	-	-	-	2,177.6	2,017.4	132.6	27.6	3,464.7	2,040.1	1,424.6	10,562.1	-	7,175.5	865.1	2,521.6
Jun	2,645.1	1,322.6	640.2	-	682.3	2,071.3	52.8	2,018.6	-	-	-	-	2,176.6	2,017.4	127.0	32.2	3,283.1	2,061.9	1,221.3	10,176.1	-	7,240.7	783.9	2,151.5
Sep	2,795.6	1,326.0	699.5	-	770.1	2,190.0	9.1	2,181.0	-	-	-	-	2,481.2	2,329.9	122.6	28.7	3,416.4	2,088.3	1,328.1	10,883.3	-	7,839.1	711.6	2,332.6
Dec	2,856.0	1,451.2	697.9	-	706.9	2,124.8	6.2	2,118.6	-	-	-	-	2,518.0	2,374.4	116.6	27.0	3,865.9	2,453.2	1,412.7	11,364.8	-	7,824.0	803.0	2,737.8
2012																								
Mar	2,898.6	1,214.3	796.4	-	887.9	2,250.2	19.1	2,231.2	-	-	-	-	2,626.6	2,479.7	119.9	27.0	3,888.4	2,749.4	1,139.0	11,663.8	-	8,670.8	766.0	2,227.0
Jun	3,018.3	1,275.9	834.4	-	908.0	2,478.5	13.0	2,465.5	-	-	-	-	2,789.8	2,638.9	121.5	29.4	3,665.9	2,204.8	1,461.2	11,952.5	-	8,824.3	762.5	2,365.8
Sep	2,891.8	1,367.7	618.3	-	905.8	2,440.1	11.5	2,428.6	-	-	-	-	2,914.1	2,768.2	115.6	30.2	3,997.4	2,896.7	1,100.7	12,243.3	-	8,954.6	766.2	2,522.5
Dec	2,979.3	1,470.6	580.8	-	927.9	2,865.4	17.4	2,848.0	-	-	-	-	3,180.9	3,009.2	139.4	32.3	4,068.7	2,931.8	1,136.9	13,094.2	-	9,666.0	783.3	2,645.0
2013																								
Mar	3,080.2	1,404.4	708.4	-	967.4	3,328.0	19.4	3,308.5	-	-	-	-	3,626.2	3,455.7	138.2	32.3	4,077.6	2,914.8	1,162.8	14,112.0	-	10,193.2	1,011.8	2,907.1
Jun	3,337.1	1,357.7	756.0	-	1,223.4	3,301.3	7.9	3,293.4	-	-	-	-	3,756.3	3,604.6	121.7	30.0	4,302.8	2,942.4	1,360.3	14,697.4	-	10,826.2	870.6	3,000.6
Sep	3,390.8	1,236.2	884.6	-	1,270.0	3,274.7	8.8	3,265.9	-	-	-	-	3,840.4	3,675.4	132.5	32.5	4,346.9	2,953.9	1,393.0	14,852.8	-	10,958.1	980.1	2,914.6
Dec	3,394.8	1,150.4	886.3	-	1,358.0	3,501.5	9.6	3,491.8	-	-	-	-	4,250.1	4,070.9	146.3	32.8	4,017.2	2,971.1	1,046.1	15,163.5	-	11,377.7	898.4	2,887.4
2014																								
Mar	4,043.1	1,386.7	1,346.7	-	1,309.8	3,183.4	4.6	3,178.7	-	-	-	-	4,239.6	4,058.9	150.1	30.6	4,272.6	3,003.1	1,269.5	15,738.6	-	11,657.8	907.5	3,173.4

Source: Non-Life Insurance Companies

²⁾ The figures from September 2005 excludes Guyflag Insurance Company.

**CONSOLIDATED
DOMESTIC INSURANCE COMPANIES: ASSETS AND LIABILITIES**
(G\$ Million)

Table 5.3 (c)

Period Ended	Assets																			Total Assets/ Liabilities	Liabilities				
	Foreign Sector					Banking System			Public Sector				Private Sector				Unclassified				Life Ins. Fund	Cap. & Res.	Foreign Liab. ¹⁾	Other	
	Total	Comm. Banks Deposits	Secur.	Loans & Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't Sec.	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets	Other Assets						
2004	16,342.6	12,659.7	1,308.9	1,564.2	809.8	1,786.4	218.2	1,568.2	-	-	-	-	8,498.6	2,932.6	670.6	4,895.4	7,321.7	4,197.0	3,124.6	33,949.4	18,784.4	5,099.1	5,986.0	4,079.9	
2005	15,273.5	11,318.4	1,842.8	1,430.0	682.3	2,451.3	273.9	2,177.4	-	-	-	-	4,968.5	3,715.2	210.3	1,042.9	6,147.7	4,042.2	2,105.5	28,841.0	13,458.1	5,023.0	6,638.1	3,721.8	
2006	12,288.9	8,652.9	2,234.0	781.3	620.7	1,895.6	178.7	1,716.9	-	-	-	-	6,959.5	4,454.7	103.8	2,401.1	6,778.4	3,974.5	2,803.9	27,922.4	11,262.3	5,756.8	6,775.4	4,127.9	
2007	14,218.7	10,638.3	2,586.3	-	994.1	2,726.8	414.0	2,312.8	-	-	-	-	9,674.7	5,751.4	1,736.9	2,186.5	7,552.4	4,459.0	3,093.4	34,172.7	14,174.8	8,644.4	5,231.4	6,122.1	
2008	16,467.4	11,692.0	2,465.4	1,047.6	1,262.4	3,201.8	581.8	2,620.0	-	-	-	-	10,577.2	7,154.6	1,166.4	2,256.2	9,007.6	5,459.7	3,547.9	39,254.0	16,016.4	11,563.8	5,722.4	5,951.6	
2009																									
Mar	9,257.6	4,768.8	2,550.1	994.8	943.9	3,045.8	607.9	2,438.0	-	-	-	-	6,304.0	5,219.3	256.9	827.8	6,009.6	3,987.3	2,022.3	24,617.0	6,935.6	10,812.7	3,104.6	3,764.2	
Jun	10,168.8	4,943.6	2,661.3	1,028.8	1,535.0	3,083.1	549.6	2,533.5	-	-	-	-	7,187.2	5,503.0	258.0	1,426.3	5,201.0	3,476.2	1,724.9	25,640.2	4,271.5	11,306.1	5,856.0	4,206.5	
Sep	9,924.4	4,325.7	3,056.9	1,040.4	1,501.4	3,642.0	611.6	3,030.3	-	-	-	-	7,136.2	5,566.8	259.0	1,310.4	5,371.1	3,500.1	1,870.9	26,073.6	4,290.2	11,340.3	5,748.2	4,694.9	
Dec	9,669.8	4,465.0	3,043.7	791.5	1,369.6	3,847.5	561.1	3,286.4	-	-	-	-	6,975.2	5,389.0	255.9	1,330.3	5,415.0	4,011.5	1,403.5	25,907.5	4,181.4	10,856.5	6,179.6	4,689.9	
2010																									
Mar	9,497.5	4,663.6	2,592.3	685.1	1,556.4	3,647.6	768.0	2,879.6	-	-	-	-	7,205.1	5,845.1	242.1	1,117.9	5,461.8	4,008.8	1,453.0	25,812.0	4,222.1	12,170.7	5,107.8	4,311.3	
Jun	9,780.1	4,795.2	2,675.8	751.8	1,557.4	3,956.1	832.6	3,123.4	-	-	-	-	7,102.3	5,794.1	230.8	1,077.4	5,548.5	4,128.7	1,419.8	26,386.9	4,375.1	12,256.4	5,238.5	4,516.9	
Sep	9,491.5	4,679.0	2,347.1	827.6	1,637.8	4,121.7	804.7	3,317.0	-	-	-	-	7,689.5	6,220.6	232.3	1,236.6	5,644.3	4,136.7	1,507.6	26,947.0	4,392.0	12,902.3	5,264.5	4,388.2	
Dec	9,895.6	4,635.0	2,302.0	1,178.0	1,780.6	4,052.7	912.8	3,139.9	-	-	-	-	6,983.5	6,547.6	236.8	199.1	6,273.5	4,199.7	2,073.8	27,205.2	4,459.5	14,049.7	5,308.2	3,387.8	
2011																									
Mar	10,489.2	4,751.7	2,467.8	1,183.8	2,085.8	4,345.7	887.1	3,458.6	-	-	-	-	6,962.9	6,535.7	228.2	198.9	6,192.2	4,277.8	1,914.3	27,990.0	4,244.8	14,169.3	5,517.7	4,058.3	
Jun	10,255.9	4,910.9	2,387.7	1,105.2	1,852.2	4,060.4	955.1	3,105.3	-	-	-	-	7,311.3	6,807.9	223.7	279.7	6,221.5	4,289.6	1,931.9	27,849.1	4,451.1	14,242.6	5,440.3	3,715.1	
Sep	10,545.0	5,015.6	2,457.0	1,128.9	1,943.4	4,211.3	854.9	3,356.4	-	-	-	-	8,006.5	7,411.7	213.6	381.3	6,421.9	4,348.6	2,073.3	29,184.7	4,443.7	15,325.4	5,390.3	4,025.4	
Dec	10,818.5	5,253.5	2,474.3	1,090.8	1,999.9	3,942.6	701.6	3,241.0	-	-	-	-	8,313.2	7,561.1	206.1	546.0	6,992.8	4,861.8	2,131.0	30,067.1	4,378.2	15,649.2	5,512.9	4,526.8	
2012																									
Mar	11,254.7	5,337.4	3,335.3	912.1	1,670.0	4,033.7	693.4	3,340.3	-	-	-	-	8,648.1	7,853.7	409.9	384.6	8,310.1	5,934.9	2,375.2	32,246.6	4,660.6	16,437.5	5,521.4	5,627.1	
Jun	10,727.6	4,972.5	2,525.4	1,030.9	2,198.8	4,641.4	754.3	3,887.1	-	-	-	-	9,595.9	8,861.6	208.7	525.7	7,374.2	4,910.3	2,463.9	32,339.1	4,719.3	17,523.2	5,464.6	4,632.0	
Sep	10,806.6	5,242.4	2,362.1	994.8	2,207.4	4,851.5	773.2	4,078.4	-	-	-	-	10,282.4	9,132.3	204.3	945.8	7,643.3	5,707.5	1,935.8	33,583.8	4,726.6	18,034.3	5,594.1	5,228.8	
Dec	10,102.0	5,353.0	2,730.3	38.8	1,979.9	6,204.7	814.7	5,390.0	-	-	-	-	12,124.2	9,915.5	194.0	2,014.7	8,021.6	6,290.8	1,730.8	36,452.4	4,750.8	21,095.7	5,567.7	5,038.2	
2013																									
Mar	11,475.9	5,500.6	2,861.3	700.1	2,413.9	6,113.4	848.1	5,265.4	-	-	-	-	12,356.7	10,856.4	176.3	1,324.0	8,345.0	5,780.1	2,565.0	38,291.0	5,176.4	21,333.6	6,294.8	5,486.1	
Jun	11,809.6	5,545.4	2,953.8	660.3	2,650.2	5,780.1	828.4	4,951.7	-	-	-	-	13,683.4	12,145.7	171.8	1,365.9	7,983.3	5,929.9	2,053.4	39,256.4	5,182.7	21,571.3	6,059.5	6,443.0	
Sep	11,874.1	5,377.0	2,979.0	629.0	2,889.1	6,023.9	964.0	5,059.9	-	-	-	-	13,882.9	12,342.3	181.9	1,358.6	8,027.2	5,934.1	2,093.1	39,808.0	5,161.1	21,933.3	6,225.7	6,487.9	
Dec	11,519.6	5,467.8	2,983.5	8.4	3,059.9	6,203.1	1,007.8	5,195.3	-	-	-	-	15,668.5	13,417.5	200.3	2,050.7	7,691.2	6,033.8	1,657.4	41,082.3	5,357.8	23,198.9	6,080.0	6,445.6	
2014																									
Mar	13,220.8	5,862.4	3,722.7	628.3	3,007.5	6,351.1	1,240.8	5,110.3	-	-	-	-	15,415.6	14,164.5	211.1	1,039.9	8,105.0	6,185.7	1,919.3	43,092.5	6,259.5	23,913.6	6,199.4	6,719.6	

Source: Insurance Companies.

Note 1) Foreign liabilities include insurance fund from non-residents.

PENSION SCHEMES: ASSETS AND LIABILITIES
(G\$ Million)

Table 5.4

Period Ended	Foreign Sector	Assets											Total Assets/ Liabilities	Liabilities		
		Banking System			Public Sector				Private Sector					Pension Fund	Reserves	Other
		Total	Cash	Deposits	Total	Gov't. T/Bills	Gov't. Debentures	Local Gov't. Sec.	Total	Shares & Other Sec.	Mortgage Loans	Other				
2004	3,199.6	5,897.9	63.6	5,834.3	930.2	930.2	-	-	4,995.8	4,945.8	50.0	1,232.3	16,255.8	15,248.1	790.0	217.8
2005	3,821.5	3,832.8	27.0	3,805.8	1,131.3	1,131.2	0.0	-	5,093.6	5,067.2	26.4	1,242.1	15,121.3	13,902.0	1,038.8	180.4
2006	4,895.6	2,955.3	26.9	2,928.4	1,124.7	1,124.7	0.0	-	6,801.1	6,583.8	217.3	1,215.5	16,992.1	15,324.4	1,462.0	205.7
2007	5,870.2	2,276.0	53.5	2,222.4	441.9	288.2	153.7	-	7,506.5	7,427.5	79.0	1,933.1	18,027.7	16,317.5	1,567.7	142.5
2008	6,479.7	1,949.0	18.0	1,931.0	282.8	282.8	-	-	8,733.6	8,396.2	337.4	2,186.8	19,631.8	17,872.0	1,591.1	168.6
2009																
Mar	6,210.0	2,017.5	31.9	1,985.6	238.8	238.8	-	-	8,827.9	8,491.8	336.1	2,255.2	19,549.4	17,664.0	1,652.5	233.0
Jun	6,183.4	2,570.3	50.5	2,519.8	338.2	338.2	-	-	8,678.5	8,321.3	357.1	2,334.6	20,104.9	18,221.6	1,683.0	200.3
Sep	6,038.5	2,870.7	11.6	2,859.1	330.6	330.6	-	-	7,852.4	7,496.2	356.2	3,063.5	20,155.7	18,982.5	985.9	187.3
Dec	5,747.4	3,347.7	6.1	3,341.7	455.6	455.6	-	-	7,707.4	7,355.1	352.3	3,241.7	20,499.8	18,623.3	1,636.3	240.2
2010																
Mar	5,991.5	4,272.5	2.7	4,269.7	1,673.0	1,523.0	150.0	-	7,814.2	7,451.7	362.4	1,329.1	21,080.2	19,908.3	946.7	225.2
Jun	5,646.3	3,861.6	9.0	3,852.7	2,115.6	2,115.6	-	-	8,362.0	8,014.2	347.8	1,475.9	21,461.3	20,293.3	950.4	217.7
Sep	6,062.4	2,866.5	14.4	2,852.1	3,001.3	3,001.3	-	-	2,913.5	2,565.7	347.9	7,068.9	21,912.6	20,752.6	953.6	206.5
Dec	5,901.7	3,420.0	9.3	3,410.7	3,305.5	3,305.5	-	-	8,254.4	7,868.1	386.4	1,598.2	22,479.8	21,320.8	959.4	199.7
2011																
Mar	6,162.5	2,697.5	9.2	2,688.3	3,993.8	3,993.8	-	-	8,635.9	8,120.8	515.1	1,543.7	23,033.3	21,841.5	960.4	231.4
Jun	6,457.6	3,545.5	30.9	3,514.5	3,410.8	3,410.8	-	-	8,636.0	8,121.6	514.4	1,563.8	23,613.6	22,420.8	965.6	227.2
Sep	6,190.4	4,485.6	38.1	4,447.5	2,861.2	2,861.2	-	-	8,574.9	8,061.2	513.7	1,492.9	23,604.9	22,419.8	970.2	215.0
Dec	6,559.8	4,047.2	7.8	4,039.4	3,185.3	3,185.3	-	-	8,541.5	8,029.5	512.0	1,552.5	23,886.2	22,700.7	971.5	214.0
2012																
Mar	6,619.5	4,773.1	21.6	4,751.5	2,197.0	2,197.0	-	-	9,488.5	8,722.8	765.7	1,718.7	24,796.8	23,513.1	978.9	304.9
Jun	6,899.7	4,561.7	43.4	4,518.3	2,378.7	2,378.7	-	-	9,943.0	9,180.1	762.9	1,517.7	25,300.7	24,049.0	981.7	270.0
Sep	7,053.7	5,123.2	25.7	5,097.5	1,578.8	1,578.8	-	-	10,744.9	9,982.9	762.0	1,539.6	26,040.2	24,810.9	988.2	241.1
Dec	7,429.0	5,609.6	27.2	5,582.4	1,037.9	1,037.9	-	-	11,096.4	10,344.3	752.0	1,559.9	26,732.8	25,453.5	1,002.2	277.1
2013																
Mar	7,433.6	6,380.0	23.1	6,356.8	704.6	704.6	-	-	11,705.7	10,973.3	732.5	1,471.8	27,695.7	26,348.0	1,015.5	332.3
Jun	7,771.5	6,684.4	25.9	6,658.6	324.9	324.9	-	-	12,276.8	11,518.3	758.5	1,759.5	28,817.1	27,064.6	1,437.8	314.7
Sep	7,979.1	6,428.6	29.9	6,398.6	319.1	319.1	-	-	12,875.0	12,118.7	756.2	1,842.7	29,444.5	27,709.2	1,416.8	318.5
Dec	8,087.3	6,053.3	48.7	6,004.6	319.1	319.1	-	-	14,022.4	13,272.2	750.2	1,838.2	30,320.4	28,460.6	1,430.4	428.0
2014																
Mar	8,221.2	5,461.7	23.7	5,437.9	319.1	319.1	-	-	14,789.4	13,687.5	1,101.9	1,746.6	30,538.0	28,772.0	1,462.8	303.1

CENTRAL GOVERNMENT FINANCES (SUMMARY)¹
(G\$ Million)

Table 6.1

Period	Current Account			Capital Account					Overall Deficit/ Surplus (3)+(8) 9	External Financing					Domestic Financing			Other Financing (18)
	Revenue (1)	Expenditure (2)	Balance (1) - (2) (3)	Receipts			Expenditure (7)	Balance (4) - (7) (8)		Total (11)+(12)+(13)+(14) (10)	Project Loans (11)	Other (12)	External Debt Payments (13)	Overseas Deposits (14)	Total (16)+(17) (15)	Banking System (net) 16	Non-Bank Borrowing 17	
				Total (5)+(6) (4)	Revenue (5)	External Grants (6)												
2004	51,664.3	46,937.8	4,726.5	10,133.5	5,930.7	4,202.8	22,416.7	(12,283.2)	(7,556.7)	(126.4)	12,806.9	(8,685.2)	(4,248.1)	-	8,767.8	15,444.1	(6,676.3)	(1,084.8)
2005	56,152.4	53,761.6	2,390.8	11,995.8	5,437.9	6,557.9	35,143.2	(23,147.4)	(20,756.6)	15,084.7	17,560.1	629.8	(3,105.2)	-	2,930.4	3,000.7	(70.3)	2,741.5
2006	62,356.4	59,593.0	2,763.5	17,524.6	6,204.1	11,320.5	41,806.4	(24,281.8)	(21,518.3)	20,810.8	17,007.8	6,552.0	(2,749.0)	-	(350.1)	(2,805.4)	2,455.3	1,057.6
2007	80,356.9	62,960.9	17,396.0	11,136.0	3,624.0	7,512.0	42,877.2	(31,741.2)	(14,345.2)	20,147.3	19,964.1	2,299.6	(2,116.4)	-	(6,766.3)	(6,194.5)	(571.8)	964.2
2008	82,483.9	78,492.0	3,991.9	17,029.1	3,417.5	13,611.6	35,941.2	(18,912.1)	(14,920.2)	14,606.1	27,375.3	(219.6)	(1,841.1)	(10,708.5)	446.0	2,321.4	(1,875.4)	(131.9)
2009	94,890.7	80,441.0	14,449.7	17,275.1	2,222.5	15,052.6	46,990.2	(29,715.1)	(15,265.4)	15,526.1	20,435.1	916.9	(2,254.8)	(3,571.1)	(2,635.1)	(3,686.2)	1,051.1	2,374.4
2010	107,875.4	86,386.4	21,489.0	11,820.7	2,325.7	9,495.0	46,718.7	(34,898.0)	(13,409.0)	12,989.4	15,427.5	870.2	(3,714.5)	406.2	3,847.5	(4,697.6)	8,545.0	(3,427.9)
2011	120,915.5	100,620.4	20,295.1	13,452.8	812.6	12,640.2	50,116.3	(36,663.5)	(16,368.4)	17,948.0	18,306.0	743.1	(4,462.9)	3,361.8	14,114.9	15,196.2	(1,081.3)	(15,694.5)
2012	130,228.4	114,914.5	15,313.9	13,509.5	832.7	12,676.8	56,441.5	(42,932.0)	(27,618.1)	22,044.2	30,043.2	682.9	(3,764.8)	(4,917.1)	(14,741.9)	(7,815.7)	(6,926.2)	20,315.8
2013	136,494.8	122,053.9	14,440.9	8,671.7	872.8	7,798.9	50,144.5	(41,472.8)	(27,031.9)	18,545.2	8,749.1	583.0	(3,592.6)	12,805.7	10,261.7	17,294.5	(7,032.8)	(1,775.0)
2010																		
1st Qtr	23,208.1	15,452.1	7,756.0	1,289.9	380.8	909.1	4,872.1	(3,582.2)	4,173.8	1,616.6	5,158.2	(82.6)	(882.2)	(2,576.8)	9,439.2	7,459.8	1,979.4	(15,229.6)
2nd Qtr	31,192.7	22,079.0	9,113.7	1,943.1	813.3	1,129.8	8,809.3	(6,866.2)	2,247.5	2,555.2	3,134.6	520.4	(623.1)	(476.7)	(6,674.7)	(8,822.5)	2,147.8	1,871.9
3rd Qtr	24,980.9	20,176.4	4,804.5	1,146.4	265.7	880.7	8,807.1	(7,660.7)	(2,856.2)	2,694.3	3,616.8	(82.6)	(1,213.6)	373.7	991.5	(300.9)	1,292.4	(829.6)
4th Qtr	28,493.7	28,678.9	(185.2)	7,441.3	865.9	6,575.4	24,230.2	(16,788.9)	(16,974.1)	6,123.3	3,517.9	515.0	(995.6)	3,086.0	91.4	(3,033.9)	3,125.4	10,759.4
2011																		
1st Qtr	25,458.0	16,921.9	8,536.1	2,106.8	322.6	1,784.2	4,540.1	(2,433.3)	6,102.8	1,500.6	2,616.4	(120.2)	(1,289.2)	293.6	1,542.6	(721.3)	2,263.8	(9,146.0)
2nd Qtr	36,028.6	25,746.2	10,282.4	1,248.7	83.5	1,165.2	12,411.5	(11,162.8)	(880.4)	5,622.4	4,689.5	495.1	(834.8)	1,272.6	(2,708.3)	1,981.4	(4,689.7)	(2,033.7)
3rd Qtr	28,379.9	23,133.3	5,246.6	1,226.0	323.0	903.0	9,786.2	(8,560.2)	(3,313.6)	1,033.6	5,567.0	(119.8)	(1,316.7)	(3,096.9)	(1,693.0)	(3,212.3)	1,519.3	3,973.0
4th Qtr	31,049.0	34,819.0	(3,770.0)	8,871.3	83.5	8,787.8	23,378.5	(14,507.2)	(18,277.2)	9,791.4	5,433.1	488.0	(1,022.2)	4,892.5	16,973.6	17,148.3	(174.8)	(8,487.8)
2012																		
1st Qtr	28,743.7	17,286.6	11,457.1	908.5	321.2	587.3	2,590.7	(1,682.2)	9,774.9	192.5	9,565.4	(119.4)	(1,046.7)	(8,206.8)	(11,167.8)	(9,827.7)	(1,340.0)	1,200.3
2nd Qtr	36,114.1	29,950.9	6,163.2	3,284.8	95.0	3,189.8	11,866.7	(8,581.9)	(2,418.7)	3,310.7	4,289.1	466.9	(744.9)	(700.4)	10,661.9	13,816.5	(3,154.6)	(11,554.0)
3rd Qtr	30,823.7	28,434.9	2,388.8	1,377.6	321.4	1,056.2	7,898.3	(6,520.7)	(4,131.9)	1,518.8	5,743.6	(119.0)	(1,022.0)	(3,083.8)	(15,086.3)	(14,102.0)	(984.3)	17,699.4
4th Qtr	34,546.8	39,242.1	(4,695.3)	7,938.6	95.1	7,843.5	34,085.8	(26,147.2)	(30,842.5)	17,022.2	10,445.1	454.4	(951.2)	7,073.9	850.3	2,297.6	(1,447.3)	12,970.0
2013																		
1st Qtr	30,692.9	17,944.2	12,748.7	517.7	336.1	181.6	2,397.7	(1,880.0)	10,868.7	169.9	6,510.2	(118.7)	(889.8)	(5,331.8)	13,464.1	18,178.4	(4,714.3)	(24,502.8)
2nd Qtr	40,976.9	26,997.2	13,979.7	818.9	99.8	719.1	8,504.1	(7,685.2)	6,294.5	2,636.9	543.7	404.1	(751.4)	2,440.5	4,064.9	4,164.7	(99.8)	(12,996.3)
3rd Qtr	31,207.5	31,287.4	(79.9)	1,161.4	337.0	824.4	12,704.4	(11,543.0)	(11,622.9)	2,844.7	(780.7)	(118.5)	(979.4)	4,723.3	6,610.0	8,374.2	(1,764.2)	2,168.2
4th Qtr	33,617.5	45,825.1	(12,207.6)	6,173.7	99.9	6,073.8	26,538.3	(20,364.6)	(32,572.2)	12,893.7	2,475.9	416.1	(972.0)	10,973.7	(13,877.4)	(13,422.8)	(454.6)	33,555.9
2014																		
1st Qtr	29,109.4	20,678.3	8,431.1	419.3	353.0	66.3	2,948.3	(2,529.0)	5,902.1	40.9	4,860.2	(118.6)	(1,048.3)	(3,652.4)	6,531.4	8,579.4	(2,048.0)	(12,474.4)

Sources: Ministry of Finance and Bank of Guyana.

¹ Figures revised from 2008 to reflect the computation of Central Government on an accrual basis.

CENTRAL GOVERNMENT: CURRENT REVENUE
(G\$ Million)

Table 6.2

Period	Total Current Revenue	Tax Revenue																			
		Total Tax Revenue	Income Tax							Property Taxes			Taxes on Prod. & Cons.				Taxes on International Trade				
			Total	Companies	Self-Employed	Personal	Surtax	Other	Total	Property Taxes	Estate	Total	Excise Duty	Consumption Taxes	Value Added Tax	Excise Tax	Total	Import Duty	Export Duty	Travel Tax	
2004 ¹⁾	51,664.3	48,172.4	21,409.8	11,168.6	-	10,069.0	-	172.2	749.1	729.6	19.5	19,520.5	22.6	19,497.8	-	-	4,843.6	3,684.6	13.1	1,145.9	
2005	56,152.3	52,980.8	23,842.9	12,554.9	-	11,139.2	-	148.8	828.1	806.8	21.3	21,666.6	271.1	21,395.5	-	-	4,805.6	3,634.8	6.9	1,163.9	
2006	62,356.4	58,446.7	26,859.4	14,989.5	-	11,708.9	-	161.0	865.3	842.8	22.5	23,485.0	109.2	23,375.8	-	-	5,204.4	4,114.7	7.3	1,082.4	
2007	80,293.2	77,292.5	29,519.9	16,459.5	-	12,831.7	-	228.7	962.2	942.9	19.3	38,395.4	256.1	37,939.3	21,329.2	15,384.0	7,125.0	6,004.5	8.7	1,111.8	
2008	82,484.0	79,134.0	31,460.0	18,567.8	-	12,674.0	-	218.2	1,281.4	1,253.8	27.6	37,369.2	267.4	37,101.8	23,998.4	13,103.3	7,754.6	6,602.4	8.6	1,143.6	
2009	94,890.7	89,085.4	33,047.2	19,379.0	-	13,451.2	-	217.0	1,688.1	1,661.6	26.5	44,877.6	191.9	44,685.7	13.5	23,250.4	21,421.8	8,067.7	6,804.5	8.2	1,255.0
2010	107,875.3	100,958.6	39,455.3	23,824.4	-	15,418.7	-	212.2	1,592.5	1,562.0	30.5	48,550.0	186.9	48,363.1	27,070.0	21,293.2	9,731.8	8,301.8	6.7	1,423.2	
2011	120,915.9	111,408.9	43,303.1	26,215.5	-	16,844.8	-	242.7	1,753.0	1,723.0	30.0	53,277.2	230.3	53,046.9	31,156.2	21,890.7	11,126.0	9,863.8	9.6	1,252.6	
2012	130,228.4	118,333.9	44,357.2	27,794.3	-	16,154.8	-	408.2	1,903.5	1,866.2	37.3	57,071.6	222.2	56,849.4	34,105.6	22,743.9	12,900.6	11,560.8	9.1	1,330.8	
2013	136,494.8	126,509.7	46,393.9	30,929.0	-	15,199.1	-	265.8	2,608.4	2,571.8	36.6	61,883.8	224.4	61,659.4	34,388.0	27,271.3	13,411.8	11,865.7	14.1	1,532.0	
2010																					
1st Qtr	23,208.1	22,553.9	9,152.9	4,780.0	-	4,327.2	-	45.7	102.1	95.6	6.5	11,069.6	49.0	10,999.6	6,053.0	4,967.6	1,928.8	1,590.3	1.4	337.1	
2nd Qtr	31,192.6	28,591.5	12,443.1	6,679.6	-	3,706.0	-	57.5	1,196.2	1,188.7	7.5	12,267.8	53.3	12,214.5	6,831.6	5,382.9	2,149.0	1,829.8	1.3	317.9	
3rd Qtr	24,980.9	24,407.8	8,933.3	5,434.1	-	3,453.4	-	45.8	159.7	151.6	8.1	12,118.6	38.4	12,080.2	6,710.6	5,369.6	2,770.5	2,336.9	1.8	431.8	
4th Qtr	28,493.7	25,405.4	8,926.0	4,930.6	-	3,932.1	-	63.2	134.5	126.2	8.4	13,094.0	46.3	12,997.7	7,474.8	5,573.0	2,883.4	2,544.8	2.2	336.4	
2011																					
1st Qtr	25,458.0	24,494.6	10,170.7	5,502.3	-	4,626.8	-	41.7	104.1	97.0	7.1	11,552.3	52.5	11,499.8	7,102.4	4,397.4	2,257.4	1,978.0	1.6	277.7	
2nd Qtr	36,028.6	32,492.6	13,626.4	9,874.6	-	3,654.4	-	97.5	1,392.2	1,383.7	8.5	14,283.6	65.6	14,218.0	7,545.9	6,672.1	2,574.0	2,238.6	2.0	333.4	
3rd Qtr	28,379.9	26,141.3	9,570.0	5,645.9	-	3,879.7	-	44.4	121.7	113.2	8.5	12,989.7	60.9	12,928.8	8,066.3	4,862.5	2,996.0	2,583.2	3.1	409.7	
4th Qtr	31,049.5	28,280.5	9,935.8	5,192.7	-	4,683.9	-	59.2	135.0	129.1	5.9	14,451.5	51.3	14,399.2	8,441.5	5,958.7	3,298.7	3,064.1	2.9	231.8	
2012																					
1st Qtr	28,743.7	27,763.3	10,569.2	5,822.4	-	4,708.3	-	38.6	224.4	217.2	7.2	13,747.7	58.4	13,689.3	8,181.0	5,508.3	2,735.0	2,446.0	2.1	286.9	
2nd Qtr	36,114.1	30,849.0	12,422.2	8,543.8	-	3,665.2	-	213.2	1,443.3	1,432.8	10.5	13,427.0	51.2	13,375.8	7,908.1	5,467.8	3,018.7	2,671.1	2.0	345.5	
3rd Qtr	30,823.7	28,848.6	9,957.7	6,432.1	-	3,481.4	-	44.2	161.2	149.0	12.2	14,867.2	47.3	14,820.0	8,732.8	6,087.1	3,366.8	2,991.6	2.0	373.2	
4th Qtr	34,546.8	30,873.0	11,408.1	6,995.9	-	4,299.9	-	112.2	74.5	67.1	7.5	15,029.7	65.3	14,964.4	9,283.7	5,680.8	3,780.0	3,452.0	2.9	325.1	
2013**																					
1st Qtr	30,692.9	29,035.1	10,538.1	5,972.0	-	4,508.8	-	57.3	156.9	146.4	10.5	14,912.4	53.0	14,859.4	8,287.5	6,571.9	2,937.9	2,579.9	2.0	356.1	
2nd Qtr	40,976.9	35,854.7	14,870.6	11,466.4	-	3,282.6	-	121.6	1,984.7	1,974.6	10.1	15,318.8	57.4	15,261.4	8,702.9	6,558.5	3,100.2	2,696.3	1.8	402.1	
3rd Qtr	31,207.5	29,381.0	10,243.2	6,731.9	-	3,462.2	-	49.1	209.8	203.0	6.8	14,870.3	56.7	14,813.6	8,082.2	6,731.4	3,484.4	3,072.0	3.9	408.5	
4th Qtr	33,617.4	32,238.9	10,742.0	6,758.6	-	3,945.5	-	37.8	257.0	247.8	9.2	16,782.2	57.4	16,724.8	9,315.3	7,409.5	3,889.2	3,517.5	6.4	365.3	
2014																					
1st Qtr	29,109.4	28,316.7	10,875.0	6,235.3	-	4,577.5	-	62.2	89.0	80.4	8.6	13,951.1	75.3	13,875.8	8,285.7	5,590.0	2,908.0	2,531.1	3.0	373.9	

Source: Ministry of Finance

¹⁾ As of 2003, Companies Income Tax includes self-employed, corporation and withholding income taxes.

²⁾ The Value Added Tax (VAT) and the Excise Tax were implemented on January 01, 2007.

CENTRAL GOVERNMENT: CURRENT REVENUE
(G\$ Million)

Table 6.2 (Cont'd)

Period	Other Tax Revenue							Non-Tax Revenue								
	Total	Entertainment Tax	Purchase Tax- M. Car	Other Taxes And Duties	Licences Vehicles	Licences Other	Environmental Tax	Total	Rents Royalties etc.	Interest	Divs.From Enterprises	BOG Surplus	Other Dept. Receipts	Fees Fines etc.	Land Dev. Schemes	Miscellaneous
2004	1,649.4	4.0	718.3	104.0	257.5	292.2	273.4	3,491.9	997.6	-	624.4	-	-	632.5	-	1,237.4
2005	1,837.7	2.4	737.9	99.2	274.3	251.1	472.8	3,171.5	515.0	-	1,070.0	-	-	512.7	-	1,073.8
2006	2,032.7	1.8	828.1	102.4	289.3	389.4	421.7	3,909.7	12.9	-	999.9	348.2	-	592.0	-	1,956.7
2007	1,290.0	0.6	158.9	10.3	306.0	300.6	513.6	3,000.7	42.7	-	307.5	699.0	-	764.0	-	1,187.5
2008	1,268.7	-	7.5	-	336.7	318.8	605.9	3,350.1	23.5	-	381.3	1,089.5	-	814.7	-	1,041.1
2009	1,404.8	-	-	-	358.8	371.9	674.1	5,805.3	13.4	-	1,386.5	2,301.3	-	951.2	-	1,152.8
2010	1,628.9	-	-	-	475.3	376.7	776.9	6,916.7	11.2	78.3	928.8	1,510.0	-	1,006.0	-	3,382.4
2011	1,949.6	-	-	-	477.1	458.5	1,014.1	9,507.0	13.2	-	2,144.2	2,516.5	-	1,201.8	-	3,631.3
2012	2,101.0	-	-	-	513.0	517.0	1,070.9	11,894.5	10.2	-	1,000.0	4,356.6	-	1,399.5	-	4,289.4
2013	2,211.9	-	-	-	587.0	553.3	1,071.6	9,985.0	18.6	-	1,720.0	4,040.5	-	1,404.8	-	1,967.8
2010																
1st Qtr	300.5	-	-	-	59.2	115.9	125.4	654.2	2.0	53.6	-	-	-	231.3	-	367.3
2nd Qtr	535.4	-	-	-	242.1	91.3	202.0	2,601.1	1.8	-	453.8	1,510.0	-	270.5	-	365.0
3rd Qtr	425.7	-	-	-	143.9	74.2	207.5	573.1	3.0	-	-	-	-	282.2	-	288.0
4th Qtr	367.4	-	-	-	30.1	95.3	242.0	3,088.3	4.4	24.7	475.0	-	-	222.1	-	2,362.1
2011																
1st Qtr	410.1	-	-	-	70.4	144.5	195.2	963.4	2.2	-	300.0	-	-	291.4	-	369.7
2nd Qtr	616.4	-	-	-	313.4	84.1	218.8	3,535.9	2.2	-	300.0	2,516.5	-	305.0	-	412.3
3rd Qtr	463.8	-	-	-	72.4	123.6	267.8	2,238.6	4.6	-	1,543.5	-	-	301.2	-	389.3
4th Qtr	459.4	-	-	-	20.9	106.3	332.2	2,769.0	4.2	-	0.8	-	-	304.1	-	2,459.9
2012																
1st Qtr	486.9	-	-	-	158.7	119.2	209.0	980.4	2.0	-	-	-	-	316.9	-	661.5
2nd Qtr	537.8	-	-	-	139.6	154.7	243.5	5,265.1	2.4	-	-	4,356.6	-	353.4	-	552.7
3rd Qtr	495.7	-	-	-	124.0	116.7	255.0	1,975.1	3.4	-	1,000.0	-	-	410.8	-	561.0
4th Qtr	580.6	-	-	-	90.7	126.4	363.5	3,673.8	2.4	-	-	-	-	318.3	-	2,514.2
2013**																
1st Qtr	489.7	-	-	-	144.9	133.4	211.4	1,657.8	5.7	-	720.0	-	-	349.5	-	582.6
2nd Qtr	580.4	-	-	-	154.5	157.8	268.1	5,122.2	2.2	-	-	4,040.5	-	428.7	-	650.8
3rd Qtr	573.3	-	-	-	158.0	146.7	268.5	1,826.5	5.7	-	1,000.0	-	-	395.9	-	424.9
4th Qtr	568.5	-	-	-	129.6	115.3	323.6	1,378.5	5.0	-	-	-	-	230.7	-	309.5
2014																
1st Qtr	493.7	-	-	-	167.2	129.2	197.3	792.7	2.6	-	-	-	-	255.5	-	534.7

Source: Ministry of Finance

CENTRAL GOVERNMENT: CURRENT EXPENDITURE
(G\$ Million)

Table 6.3

Period	Total Expenditure	Personal Emoluments	Debt Charges	Total Other Expenditure	Other Current Expenditure				
					Specific to the Agencies	Equipment And Supplies	Fuels And Lubricants	Rental And Maintenance of Buildings	Maintenance of Infrastructure
2004	46,937.8	17,322.0	4,475.6	25,140.1	-	2,423.0	647.1	1,460.7	836.5
2005	53,761.6	18,538.6	4,370.7	30,852.3	-	2,811.1	939.9	1,530.8	923.7
2006	59,593.0	20,085.0	4,484.4	35,023.5	-	3,277.3	1,224.4	1,697.8	1,017.3
2007	62,960.9	22,064.1	4,528.2	36,368.6	-	3,510.8	1,288.6	1,886.8	1,053.7
2008	78,491.9	23,882.9	6,547.7	48,061.3	-	3,826.1	1,843.1	2,257.6	1,392.8
2009	80,440.9	26,170.9	6,587.5	47,682.4	-	5,296.0	1,474.2	2,517.7	1,771.3
2010	86,386.3	28,367.3	7,879.4	50,139.6	-	5,072.5	1,651.2	2,638.7	1,956.1
2011	100,620.3	31,345.8	8,074.3	61,200.2	-	6,936.2	2,024.9	2,926.9	2,142.1
2012	114,914.6	34,793.9	6,535.5	73,585.2	-	7,109.4	2,161.4	3,053.2	2,312.6
2013	122,053.5	38,489.0	6,106.3	77,458.2	-	7,333.1	2,222.4	3,246.1	2,931.4
2010									
1st Qtr	15,452.1	6,236.9	1,957.5	7,257.7	-	249.5	316.6	171.6	71.2
2nd Qtr	22,078.9	7,205.1	2,624.8	12,249.0	-	1,593.6	396.0	511.1	382.0
3rd Qtr	20,176.4	6,533.5	1,649.2	11,993.7	-	1,614.3	391.5	829.1	429.3
4th Qtr	28,678.9	8,391.8	1,647.9	18,639.2	-	1,615.3	547.2	1,127.0	1,073.6
2011									
1st Qtr	16,921.6	6,444.9	2,077.1	8,399.6	-	726.7	364.6	241.9	75.0
2nd Qtr	25,746.2	7,604.9	2,313.1	15,828.3	-	2,359.6	469.6	656.6	564.1
3rd Qtr	23,133.3	7,277.6	1,658.7	14,196.9	-	1,022.4	555.6	943.3	646.8
4th Qtr	34,819.2	10,018.4	2,025.4	22,775.4	-	2,827.4	635.1	1,085.2	856.1
2012									
1st Qtr	17,286.7	7,201.4	1,674.5	8,410.7	-	293.2	290.1	213.1	80.2
2nd Qtr	29,951.0	8,702.0	1,807.2	19,441.8	-	2,198.7	591.4	363.5	261.0
3rd Qtr	28,434.9	7,923.5	1,259.7	19,251.7	-	1,673.8	513.5	877.7	629.0
4th Qtr	39,242.0	10,967.0	1,794.1	26,481.0	-	2,943.7	766.3	1,598.9	1,342.4
2013									
1st Qtr	17944.2	8097.6	1429.8	8416.7	-	374.9	420.8	223.5	95.9
2nd Qtr	26996.9	9642.0	1582.5	15772.4	-	836.9	581.3	464.4	369.7
3rd Qtr	31287.4	8770.1	1495.1	21022.2	-	3219.1	548.4	1200.5	806.8
4th Qtr	45825.1	11979.3	1598.9	32246.9	-	2902.3	671.8	1357.7	1659.0
2014									
1st Qtr	20678.3	9028.3	1270.5	10379.5	-	639.6	380.0	339.4	122.1

Source: Ministry of Finance.

CENTRAL GOVERNMENT: CURRENT EXPENDITURE
(G\$ Million)

Table 6.3 (Cont'd)

Period	Other Current Expenditure										
	Electricity Charges	Transport Travel and Postage	Telephone Charges	Other Services Purchased	Education Subvents, Grants And Scl.ships	Rates And Taxes And Subvents to L.A.	Subsidies And Contribution to Local And Int'l Orgns.	Refunds of Revenue	Miscellaneous	Pensions	Payments to Dependants' Pension Funds
2004	2,365.0	1,008.7	264.1	293.3	1,435.5	273.0	6,699.2	2.0	3,688.4	3,713.5	30.0
2005	3,088.4	1,165.2	285.7	306.7	1,581.5	389.2	7,911.0	5.4	6,037.6	3,865.6	10.5
2006	3,459.4	1,872.3	345.0	487.0	1,895.5	450.8	8,360.3	5.6	6,103.8	4,814.9	12.1
2007	4,071.7	1,701.9	370.1	856.3	1,996.5	368.9	8,373.0	4.1	5,522.5	5,349.2	14.3
2008	3,940.3	2,241.3	397.2	544.8	2,112.1	127.7	14,484.1	8.2	7,800.6	7,085.4	-
2009	3,682.7	2,215.6	398.9	751.4	2,529.6	192.5	11,144.5	7.0	7,782.0	7,919.0	-
2010	3,905.5	2,526.5	410.4	727.2	2,763.9	189.9	11,673.8	5.3	7,923.4	8,695.3	-
2011	5,621.9	3,224.7	454.8	754.4	3,033.5	352.3	14,831.9	8.1	9,601.9	9,286.6	-
2012	5,847.6	3,021.4	451.8	776.7	3,094.1	188.3	25,331.7	8.3	9,441.5	10,787.2	-
2013	5,876.5	3,473.5	475.5	814.4	3,351.7	213.9	22,565.1	6.2	11,154.9	13,793.6	-
2010											
1st Qtr	290.4	325.7	62.3	43.0	561.0	2.8	2,293.8	0.9	1,252.6	1,616.3	-
2nd Qtr	929.1	572.0	88.2	158.9	685.8	48.4	2,813.2	2.0	1,797.4	2,271.4	-
3rd Qtr	421.6	618.2	96.8	113.9	746.5	49.9	3,174.4	0.3	1,705.3	1,802.5	-
4th Qtr	2,264.3	1,010.5	163.1	411.3	770.6	88.8	3,392.4	2.1	3,168.1	3,005.0	-
2011											
1st Qtr	341.7	384.3	68.4	55.0	578.2	3.8	2,395.4	0.1	1,361.6	1,802.9	-
2nd Qtr	1,800.2	683.9	101.8	157.1	704.5	76.7	4,040.9	2.1	2,118.3	2,093.1	-
3rd Qtr	1,633.9	792.8	99.0	206.6	821.2	222.6	3,115.5	3.4	2,120.5	2,013.3	-
4th Qtr	1,846.1	1,363.7	185.6	335.7	929.6	49.3	5,280.1	2.6	4,001.5	3,377.3	-
2012											
1st Qtr	898.0	351.6	66.2	45.1	550.3	3.0	2,142.0	0.3	1,270.3	2,207.4	-
2nd Qtr	1,093.9	703.4	92.4	151.5	723.6	4.7	8,695.4	0.2	2,091.1	2,470.8	-
3rd Qtr	537.9	725.7	99.8	118.7	869.4	84.9	8,462.7	1.2	2,047.9	2,609.5	-
4th Qtr	3,317.8	1,240.7	193.5	461.4	950.8	95.7	6,031.5	6.6	4,032.1	3,499.4	-
2013											
1st Qtr	261.7	469.4	67.6	35.0	546.6	1.3	2,359.6	0.4	1,394.0	2,165.8	-
2nd Qtr	593.5	828.8	99.2	184.0	821.8	84.4	5,166.8	2.9	2,801.0	2,938.0	-
3rd Qtr	2,377.2	850.4	131.4	132.1	994.7	45.6	4,956.0	2.0	2,655.2	3,102.8	-
4th Qtr	2,644.1	1,324.8	177.3	463.4	988.7	82.7	10,082.6	0.9	4,304.7	5,587.0	-
2014											
1st Qtr	279.2	531.2	97.3	46.3	707.5	2.0	2,588.4	0.6	1,875.6	2,770.4	-

Source: Ministry of Finance.

PUBLIC CORPORATIONS CASH FINANCES: SUMMARY**
(G\$ Million)

Table 6.4

Period	Current Receipts					Operating Payments							Operating Balance (1)-(6)
	Total (2)to(5) (1)	Export Sales (2)	Local Sales (3)	VAT Refunds (4)	Other ⁴ (5)	Total (7)to(12) (6)	Materials & Supplies (7)	Employment (8)	Interest (9)	Local Taxes (10)	VAT Payments (11)	Other ^{a)} (12)	
2004	78,427	35,274	31,067	-	12,086	71,312	21,773	20,105	332	397	-	28,706	7,115
2005	82,345	32,823	33,626	-	15,896	77,565	23,250	18,413	311	668	-	34,922	4,780
2006 ³	84,661	32,036	38,207	-	14,417	77,315	24,003	19,568	359	347	-	33,037	7,346
2007	90,158	32,393	42,076	241	15,448	84,233	26,898	20,871	395	638	117	35,315	5,925
2008	101,917	29,636	49,882	304	22,095	98,779	33,366	21,354	428	415	54	43,162	3,138
2009	89,909	27,354	45,833	348	16,374	82,213	25,441	19,374	637	330	91	36,341	7,695
2010	95,815	22,398	55,483	203	17,730	92,736	31,456	20,168	453	113	135	40,411	3,079
2011	122,092	28,777	66,006	628	26,681	122,540	39,148	23,275	323	172	91	59,531	(448)
2012	135,256	28,300	68,413	488	38,055	125,686	39,976	25,742	250	129	111	59,478	9,570
2013	127,565	24,834	69,018	349	33,365	123,906	34,553	25,565	332	114	104	63,238	3,659
2005 ⁴													
1st Qtr	16,629	5,846	7,611	-	3,172	17,135	5,433	4,018	63	-	-	7,620	(506)
2nd Qtr	19,172	7,528	7,678	-	3,966	18,704	5,369	4,363	51	-	-	8,921	468
3rd Qtr	21,716	8,620	8,632	-	4,465	20,080	6,356	4,205	89	-	-	9,429	1,636
4th Qtr	24,828	10,829	9,706	-	4,293	21,646	6,091	5,827	107	668	-	8,952	3,182
2006 ³													
1st Qtr	18,712	7,075	8,703	-	2,934	19,327	6,331	4,382	61	-	-	8,552	(615)
2nd Qtr	19,426	6,645	9,472	-	3,309	18,441	6,340	4,249	61	-	-	7,792	984
3rd Qtr	19,872	6,781	9,545	-	3,546	18,584	5,580	4,757	98	-	-	8,149	1,287
4th Qtr	26,652	11,536	10,487	-	4,628	20,962	5,752	6,180	139	347	-	8,544	5,689
2007													
1st Qtr	17,769	5,616	9,099	-	3,055	17,877	5,711	4,543	42	-	29	7,552	(107)
2nd Qtr	20,795	6,575	10,482	-	3,738	19,839	6,483	4,600	140	-	59	8,558	956
3rd Qtr	21,256	7,547	9,832	107	3,771	20,008	6,460	4,647	103	-	14	8,784	1,249
4th Qtr	30,336	12,655	12,664	134	4,884	26,510	8,243	7,082	110	638	15	10,422	3,827
2008													
1st Qtr	20,561	4,927	11,559	-	4,074	21,345	8,524	4,782	67	-	15	7,957	(784)
2nd Qtr	25,512	8,565	12,764	138	4,045	25,214	8,590	5,555	69	-	17	10,983	298
3rd Qtr	29,146	9,376	12,701	101	6,968	28,600	9,558	4,979	103	-	14	13,947	545
4th Qtr	26,699	6,769	12,857	66	7,007	23,620	6,695	6,038	189	415	8	10,275	3,079
2009													
1st Qtr	16,483	3,236	10,011	16	3,220	16,787	5,592	4,289	66	-	18	6,822	(304)
2nd Qtr	22,725	6,922	12,080	111	3,612	20,039	6,904	4,525	74	-	25	8,511	2,685
3rd Qtr	22,087	7,080	11,177	79	3,750	21,604	6,389	4,885	123	-	19	10,188	483
4th Qtr	28,615	10,116	12,564	142	5,793	23,784	6,556	5,676	374	330	28	10,820	4,831
2010													
1st Qtr	21,405	3,729	13,345	-	4,330.87	23,606	7,938	5,873	113	23	45	9,615	(2,201)
2nd Qtr	23,193	4,383	14,388	97	4,325.56	23,162	8,171	4,203	115	59	43	10,571	31
3rd Qtr	21,695	4,561	12,840	106	4,187.72	21,936	7,156	4,342	115	7	31	10,285	(241)
4th Qtr	29,521	9,725	14,910	-	4,885.85	24,032	8,191	5,750	109	25	16	9,941	5,489
2011													
1st Qtr	22,771	4,515	13,582	163	4,511	27,483	10,821	5,127	75	75	37	11,349	(4,712)
2nd Qtr	30,350	7,642	16,369	234	6,105	29,743	8,642	5,384	47	23	19	15,629	608
3rd Qtr	30,933	6,437	17,305	159	7,032	31,881	9,550	5,496	136	55	20	16,625	(949)
4th Qtr	38,038	10,183	18,749	73	9,033	33,433	10,137	7,268	66	19	14	15,928	4,605
2012													
1st Qtr	26,821	3,083	16,275	132.83	7,330.61	28,642	7,921	5,404	23	47	19	15,229	(1,821)
2nd Qtr	35,962	6,277	17,405	112.78	12,167.13	33,798	10,928	5,749	112	23	20	16,966	2,164
3rd Qtr	30,035	6,761	15,167	142.83	7,963.54	26,937	8,253	6,351	65	26	6	12,235	3,098
4th Qtr	42,438	12,178	19,567	99.60	10,593.70	36,309	12,874	8,238	51	33	66	15,047	6,129
2013													
1st Qtr	26,494	3,595	15,958	57	6,884	28,503	6,818	6,083	68	13	22	15,499	(2,010)
2nd Qtr	27,593	3,315	16,346	113	7,819	30,511	8,156	5,305	79	54	25	16,893	(2,918)
3rd Qtr	31,218	6,013	18,036	115	7,054	29,912	8,953	5,841	70	24	15	15,009	1,306
4th Qtr	42,261	11,911	18,677	64	11,609	34,980	10,625	8,337	116	23	42	15,838	7,281
2014													
1st Qtr	25,666	2,391	16,838	117	6,321	26,830		5,962	70	12	27	12,931	(1,164)

Sources: State Planning Secretariat, Public Enterprises, National Insurance Scheme and Bank of Guyana.

^{a)} Includes repairs and maintenance, payments to creditors, freight, and other current expenditure.

¹⁾ Includes AROAMIA Bauxite Company.

²⁾ Includes GP&L.

³⁾ Excludes AROAMIA Bauxite Company from the 2nd quarter.

⁴⁾ Includes Receipts from Debtors and Other receipts

** Revisions were done within the category of Current Receipts to reflect VAT Refunds while the Operating Payments category now reflects Local Taxes and VAT Payments.

PUBLIC CORPORATIONS CASH FINANCES: SUMMARY**
(G\$ Million)

Table 6.4 (Cont'd)

Period	Transfers to Central Gov't.			Current Balance (13)-(14)	Capital Expenditure (18)	Overall Balance (17)-(18)	Total (21)+(22)	External Borrowing (Net) (21)	Domestic Financing (Net)							Other ^{a)} (29)	
	Total (15)+(16)	Taxes (Property & Corporation)	Dividend (16)						Total (23)+(24)+(25) +(26)+(29)	Banking System (net) (23)	Non-Bank Fin. Inst. Borrowing (24)	Holdings of Cent. Gov. Sect. (25)	Transfer from Cen. Gov't. (26)	Special Transfers (27)	Privatisation Proceeds- Guysuco Land Sales (28)		
																	(14)	(15)	(16)	(22)	(23)	(24)	(25)	(26)	(27)	(28)
2004	876	876	-	6,239	2,968	3,271	(3,662)	(1,775)	(1,887)	(1,147)	-	6,213	-	-	-	-	(6,953)
2005	928	678	250	3,852	3,445	407	(1,076)	(87)	(988)	(4,736)	-	2,184	-	-	-	-	1,563
2006 ³	1,355	1,230	125	5,991	2,647	3,344	(3,691)	-	(3,691)	(1,323)	-	(2,435)	-	-	-	-	67
2007	1,161	1,161	-	4,763	5,816	(1,053)	416	-	416	(632)	-	(200)	-	-	-	-	1,247
2008	953	828	125	2,185	8,324	(6,139)	4,322	1,478	2,844	1,774	-	(118)	3,967	29	-	-	(2,779)
2009	1,189	1,033	157	6,506	4,867	1,639	(1,795)	1,175	(2,970)	1,070	-	(3,598)	1,342	-	-	-	(1,784)
2010	1,698	1,223	475	1,381	4,171	(2,789)	881	1,854	(973)	287	-	2,650	3,430	170	-	(2,078)	(7,340)
2011	2,449	1,049	1,400	(2,897)	3,667	(6,564)	4,873	(148)	5,022	1,233	-	(3,451)	7,558	-	-	(1,691)	(318)
2012	2,145	1,145	1,000	7,426	5,823	1,603	(1,603)	(1,352)	(252)	9,198	-	(47)	6,850	-	-	-	(16,251)
2013	2,387	1,387	1,000	1,273	2,897	(1,625)	1,625	741	883	8,347	-	(356)	8,673	-	-	-	(15,781)
2005 ³																	
1st Qtr	-	-	-	(506)	512	(1,018)	1,138	(10)	1,148	906	-	-	-	-	-	-	242
2nd Qtr	-	-	-	468	408	60	257	(10)	267	(1,701)	-	-	-	-	-	-	1,968
3rd Qtr	-	-	-	1,636	1,369	267	(146)	(10)	(136)	365	-	-	-	-	-	-	(501)
4th Qtr	928	678	250	2,254	1,156	1,099	(2,325)	(57)	(2,268)	(4,306)	-	2,184	-	-	-	-	(146)
2006																	
1st Qtr	-	-	-	(615)	471	(1,086)	1,346	-	1,346	531	-	-	-	-	-	-	815
2nd Qtr	-	-	-	984	563	421	117	-	965	117	-	(4,335)	-	-	-	-	3,487
3rd Qtr	-	-	-	1,287	563	725	(541)	-	(541)	(336)	-	1,520	-	-	-	-	(1,724)
4th Qtr	1,355	1,230	125	4,334	1,049	3,285	(4,613)	-	(4,613)	(2,483)	-	380	-	-	-	-	(2,511)
2007																	
1st Qtr	-	-	-	(107)	1,154	(1,261)	1,606	-	1,606	2,216	-	-	-	-	-	-	(609)
2nd Qtr	-	-	-	956	874	83	170	-	170	(369)	-	(200)	-	-	-	-	739
3rd Qtr	-	-	-	1,249	1,792	(543)	895	-	895	560	-	-	-	-	-	-	336
4th Qtr	1,161	1,161	-	2,665	1,997	669	(2,255)	-	(2,255)	(3,037)	-	-	-	-	-	-	782
2008																	
1st Qtr	-	-	-	(784)	1,300	(2,084)	2,499	1,856	643	1,297	-	-	194	-	-	-	(848)
2nd Qtr	-	-	-	298	4,567	(4,269)	4,514	1,198	3,316	(888)	-	(118)	3,257	-	-	-	1,046
3rd Qtr	-	-	-	545	1,088	(543)	721	(285)	1,006	687	-	-	516	-	-	-	(198)
4th Qtr	953	828	125	2,126	1,369	757	(3,412)	(1,291)	(2,121)	659	-	-	-	29	-	-	(2,780)
2009																	
1st Qtr	-	-	-	(304)	307	(610)	836	2,807	(1,971)	(1,042)	-	-	21	-	-	-	(950)
2nd Qtr	-	-	-	2,685	2,098	587	(115)	1,789	(1,904)	1,486	-	(3,598)	1,001	-	-	-	(783)
3rd Qtr	-	-	-	483	1,237	(754)	1,135	(223)	1,358	1,395	-	-	-	-	-	-	(36)
4th Qtr	1,189	1,033	157	3,642	1,225	2,416	(3,651)	(3,198)	(453)	(788)	-	-	320	-	-	-	(5)
2010																	
1st Qtr	242	242	-	(2,443)	798	(3,240)	3,240	1,676	1,564	1,065	-	-	1,470	-	-	-	(971)
2nd Qtr	493	493	-	(462)	1,191	(1,653)	1,653	1,582	71	(3,318)	-	-	93	-	-	-	3,296
3rd Qtr	234	234	-	(475)	925	(1,400)	1,400	1,604	(205)	1,615	-	-	1,537	-	-	-	(3,357)
4th Qtr	728	253	475	4,761	1,257	3,504	(5,412)	(3,009)	(2,403)	926	-	2,650	329	170	-	(2,078)	(6,309)
2011																	
1st Qtr	109	109	-	(4,821)	985	(5,805)	5,805	2,916	2,890	(1,053)	-	410	119	-	-	-	3,414
2nd Qtr	370	370	-	237	(196)	434	(434)	(724)	290	242	-	(3,959)	3,148	-	-	-	859
3rd Qtr	1,641	241	1,400	(2,589)	921	(3,511)	3,511	460	3,051	2,776	-	-	1,050	-	-	-	(775)
4th Qtr	329	329	-	4,276	1,958	2,318	(4,009)	(2,800)	(1,209)	(732)	-	98	3,241	-	-	(1,691)	(3,816)
2012																	
1st Qtr	68	68	-	(1,888)	894	(2,782)	2,782	554	2,228	3,541	-	15	37	-	-	-	(1,365)
2nd Qtr	236	236	-	1,928	1,502	427	(427)	603	(1,030)	(1,296)	-	(133)	379	-	-	-	21
3rd Qtr	1,516	516	1,000	1,582	983	599	(599)	352	(951)	2,735	-	-	1,180	-	-	-	(4,867)
4th Qtr	325	325	-	5,803	2,444	3,360	(3,360)	(2,861)	(499)	4,217	-	71	5,253	-	-	-	(10,040)
2013																	
1st Qtr	57	57	-	(2,067)	845	(2,911)	2,911	2,464	447	2,086	-	(425)	18	-	-	-	(1,232)
2nd Qtr	376	376	-	(3,293)	1,336	(4,629)	4,629	1,039	3,591	1,304	-	70	214	-	-	-	2,003
3rd Qtr	1,440	440	1,000	(135)	1,150	(1,285)	1,285	100	1,185	2,751	-	-	3,300	-	-	-	(4,866)
4th Qtr	514	514	-	6,767	(433)	7,200	(7,200)	(2,861)	(4,339)	2,206	-	-	5,141	-	-	-	(11,686)
2014																	
1st Qtr	224	224	-	-1388.493	843.993	(2,232)	2,232	447	1,786	1,773	-	-	163	-	-	-	(151)

enterprises, National Insurance Scheme and Bank of Guyana.

Sources: State Planning Secretariat, Public Enterprises, National Insurance Scheme and Bank of Guyana.

a) Comprise of changes in working capital and changes in other financial flows.

¹ Includes AROAMIA Bauxite Company.

² Includes GP&L.

³ Excludes AROAMIA Bauxite Company from the 2nd quarter.

** Revisions were done to the category Transfers to Central Government to reflect Taxes (Property and Corporation) and Dividend. In addition, the category Domestic Financing (Net) now reflects Special Transfers and Privatisation Proceeds-GUYSUCO Land Sales.

DOMESTIC PUBLIC BONDED DEBT ¹
AND TERMS AS AT MARCH 31, 2014
(G\$ Million)

Table 7.1

Period Ended	Total	Bonds	Debentures	CARICOM Loan ²	Treasury Bills
2004	65,849.8	5,343.1	11,816.5	721.6	47,968.6
2005	67,754.3	5,343.1	11,816.5	687.2	49,907.4
2006	74,308.2	3,972.4	11,816.5	655.3	57,864.0
2007	69,345.4	3.4	15,785.5	630.1	52,926.4
2008	74,958.8	3.4	12,742.5	595.8	61,617.1
2009	87,047.4	3.4	11,767.5	560.8	74,715.7
2010					
Mar	93,903.6	3.4	6,823.5	560.8	86,515.9
Jun	94,760.0	3.4	6,823.5	543.3	87,389.8
Sep	96,412.1	3.4	6,823.5	543.3	89,041.9
Dec	100,489.5	3.4	6,823.5	523.2	93,139.4
2011					
Mar	108,655.5	3.4	5,848.5	523.2	102,280.4
Jun	103,390.0	3.4	5,848.5	508.8	97,029.3
Sep	103,589.5	3.4	5,848.5	508.8	97,228.7
Dec	104,937.2	3.4	5,848.5	491.9	98,593.4
2012					
Mar	100,088.9	3.4	4,873.5	491.9	94,720.1
Jun	93,801.2	3.4	4,873.5	473.2	88,451.1
Sep	94,100.5	3.4	4,873.5	473.2	88,750.4
Dec	93,461.9	3.4	4,873.5	456.2	88,128.8
2013					
Jan	93,187.0	3.4	4,873.5	456.2	87,853.9
Feb	96,687.1	3.4	4,873.5	456.2	91,354.0
Mar	97,211.9	3.4	3,898.5	456.2	92,853.8
Apr	98,211.5	3.4	3,898.5	456.2	93,853.4
May	98,913.3	3.4	3,898.5	441.9	94,569.5
Jun	96,919.0	3.4	3,898.5	441.9	92,575.2
Jul	92,919.0	3.4	3,898.5	441.9	88,575.2
Aug	92,419.2	3.4	3,898.5	441.9	88,075.4
Sep	90,269.3	3.4	3,898.5	441.9	85,925.6
Oct	91,769.3	3.4	3,898.5	441.9	87,425.5
Nov	93,769.7	3.4	3,898.5	441.9	89,426.0
Dec	98,815.3	3.4	3,898.5	424.7	94,488.7
2014					
Jan	96,415.3	3.4	3,898.5	424.7	92,088.7
Feb	93,915.5	3.4	3,898.5	424.7	89,588.9
Mar	94,915.5	3.4	3,898.5	424.7	90,588.9

Source: Bank of Guyana.

¹ Excludes non-interest bearing debentures.

² The CARICOM Loan was contracted to finance the construction of the CARICOM Secretariat.

**GOVERNMENT OF GUYANA: TREASURY BILLS
BY HOLDERS
(G\$ Million)**

Table 7.2

Period Ended	Treasury Bills										
	Total Treasury Bills	Banking System			Non-Bank Financial Institutions	Public Sector				Private Sector	Non Residents
		Total	Bank of Guyana	Commercial Banks		Total	Public Enterprise	Nat. Insur. Scheme	Sinking Funds		
2004	47,968.6	32,443.2	1,182.6	31,260.7	11,216.9	4,258.9	-	4,258.9	-	7.7	42.0
2005	49,907.4	34,434.1	1,032.5	33,401.7	13,090.8	1,977.9	-	1,977.9	-	359.9	44.7
2006	57,864.0	39,784.9	3,081.9	36,703.0	13,502.1	4,526.7	-	4,526.7	-	3.9	46.5
2007	52,926.4	35,448.3	1,032.6	34,415.7	12,741.6	4,732.7	-	4,732.7	-	3.9	-
2008	61,754.5	46,174.5	1,183.3	44,991.2	10,727.2	4,850.1	-	4,850.1	-	2.9	-
2009	74,715.7	56,984.5	2,333.1	54,651.5	9,084.3	8,633.8	-	8,633.8	-	13.2	-
2010											
Mar	86,515.9	66,747.2	1,033.2	65,714.0	11,116.4	8,633.8	-	8,633.8	-	18.6	-
Jun	87,389.8	65,424.4	1,031.8	64,392.7	12,940.0	9,009.5	-	9,009.5	-	16.0	-
Sep	89,041.9	65,721.4	1,032.9	64,688.5	14,311.1	9,009.5	-	9,009.5	-	0.0	-
Dec	93,139.4	66,547.1	1,032.9	65,514.2	14,833.6	11,758.2	-	11,758.2	-	0.5	-
2011											
Mar	102,280.4	73,446.5	1,030.1	72,416.4	16,642.0	12,183.3	-	12,183.3	-	8.7	-
Jun	97,029.3	73,244.3	999.3	72,245.0	15,817.2	7,967.4	-	7,967.4	-	0.5	-
Sep	97,228.7	72,766.3	998.8	71,767.5	16,494.6	7,967.4	-	7,967.4	-	0.5	-
Dec	98,593.4	73,547.7	999.2	72,548.6	17,007.7	8,038.0	-	8,038.0	-	0.0	-
2012											
Mar	94,720.1	71,067.5	998.3	70,069.2	15,604.6	8,048.1	-	8,048.1	-	-	-
Jun	88,451.1	68,041.6	1,067.8	66,973.8	13,642.1	6,767.5	-	6,767.5	-	-	-
Sep	88,750.4	69,358.3	1,067.0	68,291.3	12,624.6	6,767.5	-	6,767.5	-	-	-
Dec	88,128.8	70,253.5	996.9	69,256.6	11,063.9	6,811.4	-	6,811.4	-	-	-
2013											
Jan	87,853.9	72,591.4	996.9	71,594.5	8,886.3	6,376.2	-	6,376.2	-	-	-
Feb	91,354.0	76,691.5	997.0	75,694.5	8,286.3	6,376.2	-	6,376.2	-	-	-
Mar	92,853.8	79,799.6	996.8	78,802.8	6,678.0	6,376.2	-	6,376.2	-	-	-
Apr	93,853.4	81,443.9	996.4	80,447.6	6,033.3	6,376.2	-	6,376.2	-	-	-
May	94,569.5	81,518.3	996.4	80,521.9	6,633.3	6,418.0	-	6,418.0	-	-	-
Jun	92,575.2	79,668.3	996.4	78,671.9	6,488.9	6,418.0	-	6,418.0	-	-	-
Jul	88,575.2	77,168.3	996.4	76,171.9	4,988.9	6,418.0	-	6,418.0	-	-	-
Aug	88,075.4	76,974.4	996.6	75,977.8	4,683.0	6,418.0	-	6,418.0	-	-	-
Sep	85,925.6	74,824.6	996.8	73,827.8	4,683.0	6,418.0	-	6,418.0	-	-	-
Oct	87,425.5	76,324.5	996.8	75,327.8	4,683.0	6,418.0	-	6,418.0	-	-	-
Nov	89,426.0	78,825.0	996.8	77,828.2	4,183.0	6,418.0	-	6,418.0	-	-	-
Dec	94,488.8	83,825.3	3,497.1	80,328.2	4,183.0	6,480.5	-	6,480.5	-	-	-
2014											
Jan	92,088.7	79,425.3	2,997.1	76,428.2	6,183.0	6,480.5	-	6,480.5	-	-	-
Feb	89,588.9	76,825.4	997.2	75,828.2	6,283.0	6,480.5	-	6,480.5	-	-	-
Mar	90,588.9	77,825.5	2,997.3	74,828.2	6,283.0	6,480.5	-	6,480.5	-	-	-

Source: Bank of Guyana.

**GOVERNMENT OF GUYANA: DEBENTURES
AND TERMS AS AT MARCH 31, 2014
BY HOLDERS, BONDS & OTHER LONG TERM DEBT
(G\$ Million)**

Table 7.3

Period Ended	Total Amount Outstanding	Bonds			CARICOM Loans ³	Debentures ⁴							
		Total Bonds	Defence Bonds ¹	GUYMINE Bonds ²		Total Debentures	Banking System		Non-Banks Financial Institutions	Public Sector			Private Sector
							Bank of Guyana	Commercial Banks		Public Enterprise	National Insurance	Sinking Funds	
2004	17,881.2	5,343.1	3.4	5,339.7	721.6	11,816.5	3,898.5	7,918.0	-	-	-	-	-
2005	17,846.9	5,343.1	3.4	5,339.7	687.2	11,816.5	3,898.5	7,918.0	-	-	-	-	-
2006	16,444.3	3,972.4	3.4	3,969.0	655.3	11,816.5	3,898.5	7,918.0	-	-	-	-	-
2007	16,419.0	3.4	3.4	-	630.1	15,785.5	3,898.5	11,887.0	-	-	-	-	-
2008	13,341.7	3.4	3.4	-	595.8	12,742.5	3,898.5	8,843.99	-	-	-	-	-
2009	12,331.7	3.4	3.4	-	560.8	11,767.5	3,898.5	7,868.99	-	-	-	-	-
2010													
Mar	7,387.7	3.4	3.4	-	560.8	6,823.5	3,898.5	2,925.00	-	-	-	-	-
Jun	7,370.2	3.4	3.4	-	543.3	6,823.5	3,898.5	2,925.00	-	-	-	-	-
Sep	7,370.2	3.4	3.4	-	543.3	6,823.5	3,898.5	2,925.00	-	-	-	-	-
Dec	7,350.1	3.4	3.4	-	523.2	6,823.5	3,898.5	2,925.00	-	-	-	-	-
2011													
Mar	6,375.1	3.4	3.4	-	523.2	5,848.5	3,898.5	1,950.0	-	-	-	-	-
Jun	6,360.8	3.4	3.4	-	508.8	5,848.5	3,898.5	1,950.0	-	-	-	-	-
Sep	6,360.8	3.4	3.4	-	508.8	5,848.5	3,898.5	1,950.0	-	-	-	-	-
Dec	6,343.8	3.4	3.4	-	491.9	5,848.5	3,898.5	1,950.0	-	-	-	-	-
2012													
Mar	5,368.8	3.4	3.4	-	491.9	4,873.5	3,898.5	975.0	-	-	-	-	-
Jun	5,350.1	3.4	3.4	-	473.2	4,873.5	3,898.5	975.0	-	-	-	-	-
Sep	5,350.1	3.4	3.4	-	473.2	4,873.5	3,898.5	975.0	-	-	-	-	-
Dec	5,333.1	3.4	3.4	-	456.2	4,873.5	3,898.5	975.0	-	-	-	-	-
2013													
Jan	5,333.1	3.4	3.4	-	456.2	4,873.5	3,898.5	975.0	-	-	-	-	-
Feb	5,333.1	3.4	3.4	-	456.2	4,873.5	3,898.5	975.0	-	-	-	-	-
Mar	4,358.1	3.4	3.4	-	456.2	3,898.5	3,898.5	-	-	-	-	-	-
Apr	4,358.1	3.4	3.4	-	456.2	3,898.5	3,898.5	-	-	-	-	-	-
May	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-	-
Jun	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-	-
Jul	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-	-
Aug	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-	-
Sep	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-	-
Oct	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-	-
Nov	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-	-
Dec	4,326.6	3.4	3.4	-	424.7	3,898.5	3,898.5	-	-	-	-	-	-
2014													
Jan	4,326.6	3.4	3.4	-	424.7	3,898.5	3,898.5	-	-	-	-	-	-
Feb	4,326.6	3.4	3.4	-	424.7	3,898.5	3,898.5	-	-	-	-	-	-
Mar	4,326.6	3.4	3.4	-	424.7	3,898.5	3,898.5	-	-	-	-	-	-

Source: Bank of Guyana.

¹ Unclaimed balance on these securities. They are no longer issued.

² Guymine bonds were re-issued to Citizen Bank as Debenture on February 1 2007.

³ The CARICOM Loan was contracted to finance the construction of the CARICOM Secretariat.

⁴ Excludes Non-Interest Bearing Debentures issued to the Bank of Guyana.

**GOVERNMENT OF GUYANA: DEBENTURES BY MATURITY
AND TERMS AS AT MARCH 31, 2014
(G\$)**

Table 7.4

Item	Amount Issued	Amount Outstanding	Nominal Rate of Interest (Percent)	Issue Date	Maturity Date
SPECIAL ISSUES					
NON-INTEREST BEARING SPECIAL ISSUE TO BOG					
ISSUE NO. 93	4,892,538,923	4,892,538,923	0.00	2000-12-31	UNFIXED
ISSUE NO. 94	14,851,974,507	14,851,974,507	0.00	2001-12-31	UNFIXED
ISSUE NO. 95	2,566,705,406	2,566,705,406	0.00	2002-12-31	UNFIXED
ISSUE NO. 97	2,578,507,538	2,578,507,538	0.00	2003-12-31	UNFIXED
ISSUE NO. 99	4,091,091,420	4,091,091,420	0.00	2005-12-31	UNFIXED
ISSUE NO. 100	7,151,883,823	7,151,883,823	0.00	2006-12-31	UNFIXED
ISSUE NO. 105	416,666,492	416,666,492	0.00	2011-12-31	UNFIXED
ISSUE NO. 106	1,602,714,751	1,602,714,751	0.00	2013-12-31	UNFIXED
SPECIAL ISSUE TO BOG					
1ST SERIES 1995	2,835,121,749	2,835,121,749	VARIABLE	1995-12-29	ON DEMAND
1ST SERIES 1996	927,448,757	927,448,757	VARIABLE	1996-12-31	ON DEMAND
3RD SERIES 1997	135,966,255	135,966,255	VARIABLE	1997-12-31	ON DEMAND

Source: Bank of Guyana.

**EXTERNAL PUBLIC DEBT
AND TERMS AS AT MARCH 31, 2014
(US\$ Thousand)**

Table 7.5

Period Ended	Total Outstanding Debt	Medium & Long Term					
		Bilateral	Multilateral	Financial ¹	Supp. Cr. ²	Nationalisation	Bonds
2004	1,188,652	191,371	974,795	5,485	13,324	3,435	242
2005	1,214,559	220,938	971,556	5,010	13,347	3,470	238
2006	1,043,173	243,042	778,119	5,107	13,371	3,493	42
2007	718,113	267,273	429,023	4,894	13,394	3,485	44
2008	834,137	340,631	472,678	3,895	13,417	3,484	32
2009	933,039	375,224	536,993	3,818	13,440	3,528	36
2010							
1st Qtr	953,525	395,362	537,570	3,581	13,445	3,533	34
2nd Qtr	966,155	401,938	543,744	3,469	13,451	3,520	33
3rd Qtr	1,005,071	421,508	563,061	3,486	13,457	3,524	35
4th Qtr	1,042,877	434,427	588,091	3,383	13,408	3,533	35
2011							
1st Qtr	1,074,573	452,366	601,907	3,341	13,408	3,515	36
2nd Qtr	1,110,920	478,788	611,939	3,250	13,392	3,515	36
3rd Qtr	1,136,217	506,985	609,192	3,092	13,398	3,515	35
4th Qtr	1,205,584	554,546	631,090	2,989	13,404	3,520	35
2012							
1st Qtr	1,251,602	600,201	631,496	2,945	13,409	3,515	36
2nd Qtr	1,297,807	637,936	640,107	2,803	13,415	3,511	35
3rd Qtr	1,357,488	691,911	645,855	2,758	13,421	3,507	36
4th Qtr	1,358,563	665,381	673,549	2,663	13,427	3,507	36
2013							
1st Qtr	1,392,008	705,857	666,783	2,412	13,432	3,490	34
2nd Qtr	1,248,352	555,596	673,507	2,296	13,438	3,481	34
3rd Qtr	1,272,125	575,929	676,920	2,312	13,438	3,490	36
4th Qtr	1,246,478	510,627	716,647	2,240	13,450	3,477	37
2014							
1st Qtr	1,189,117	485,722	684,260	2,173	13,452	3,473	37

Sources: Office of Budget and Debt Management Division, Ministry of Finance.

¹ Data from Dec. 31, 2002 is revised to include debt owed by GPL (Parastatal) which is not guaranteed or serviced by the Government of Guyana.

² Includes External Payment Deposit Schemes (EPDS) from 1992.

IMPORTS BY END-USE (c.i.f.)
(G\$ Million)

Table 8.1(1)

Period	Consumer Goods										Intermediate Goods						Capital Goods							
	Total	Non-Durable			Semi-Durable		Durable			Total	Fuels & Lubricants	Foods for Industry	Chemicals	Textiles	Parts & Accessories	Other	Total	Agri.	Industrial	Transport	Mining	Building	Other	Misc.
		Food for Households	Beverage & Tobacco	Other	Cloth. & Footwear	Other	Motor Car	Other																
2004	129,267.9	30,905.6	10,355.0	2,243.5	8,001.4	1,494.2	1,728.8	2,785.3	4,297.4	67,567.8	33,897.2	4,010.3	5,247.3	1,623.3	6,836.5	15,953.1	27,109.3	5,885.2	4,021.2	3,441.5	640.9	7,489.8	5,630.6	3,685.1
2005	157,238.1	38,990.6	14,335.6	3,330.9	9,789.4	2,266.9	1,925.6	2,307.5	5,034.6	85,143.5	44,496.4	6,257.8	5,879.0	1,584.9	7,913.1	19,012.3	30,234.4	7,004.4	2,568.7	5,255.8	1,272.7	7,712.5	6,420.3	2,869.6
2006	177,995.1	41,586.6	14,704.4	3,205.0	10,738.5	2,025.9	2,000.0	2,995.9	5,917.0	93,578.3	47,941.2	6,435.2	6,974.9	1,483.5	13,077.8	17,665.6	40,467.9	9,008.2	3,295.8	7,403.9	3,052.6	9,047.4	8,659.9	2,362.3
2007	214,554.7	54,468.6	15,406.7	3,994.7	11,797.5	2,914.6	3,715.6	4,097.5	12,542.0	110,916.2	57,544.5	7,590.4	7,396.8	1,989.7	13,458.9	22,935.9	47,149.6	7,314.0	3,184.0	11,082.1	1,540.6	13,133.6	10,895.3	2,020.2
2008	267,179.6	65,876.7	19,259.0	4,793.6	20,172.0	2,916.5	4,175.3	4,968.3	9,592.0	148,397.3	85,625.2	13,798.2	10,830.5	1,907.5	11,882.0	24,353.9	51,433.8	10,855.7	2,942.5	10,185.3	4,681.8	12,475.8	10,292.7	1,471.9
2009	236,729.9	68,009.2	18,761.3	5,346.9	21,882.6	3,164.9	3,830.9	6,131.4	8,891.3	114,514.9	58,012.4	9,850.9	7,715.7	1,517.2	13,989.2	23,429.5	52,464.9	9,056.8	3,988.6	9,047.3	1,472.3	13,169.3	15,730.7	1,740.8
2010	287,536.9	76,340.0	21,808.5	6,393.8	20,955.4	4,414.8	4,793.7	6,550.6	11,423.1	150,503.9	80,135.4	15,930.0	11,528.9	1,618.3	13,712.5	27,578.8	58,961.2	15,004.9	4,000.9	11,026.7	2,546.6	14,176.4	12,205.8	1,731.7
2011	359,341.4	84,695.6	25,408.3	8,490.3	20,200.3	3,588.3	5,383.5	6,769.2	14,855.7	192,637.8	116,292.1	15,753.7	11,179.2	2,149.3	14,408.4	32,855.0	80,392.1	16,689.4	8,974.9	14,076.5	9,629.4	15,501.9	15,519.9	1,615.9
2012	403,607.2	95,088.3	29,221.3	8,959.2	20,713.6	5,040.4	5,415.4	8,943.0	16,795.4	212,907.0	126,324.3	17,469.6	11,382.5	1,873.2	21,182.7	34,674.7	93,838.2	22,445.5	11,830.4	13,781.9	7,777.3	17,769.7	20,233.4	1,773.7
2008																								
1st Qtr	61,175.9	13,898.1	3,812.3	814.3	3,045.2	711.8	858.8	1,239.0	3,416.7	32,971.5	20,480.7	2,215.2	1,986.7	425.6	2,627.5	5,235.8	13,960.6	2,362.1	993.9	3,372.8	1,488.4	2,863.6	2,879.7	345.8
2nd Qtr	70,028.9	16,670.4	4,697.1	1,078.3	6,042.9	639.7	824.1	1,355.0	2,033.4	40,697.1	23,236.5	4,569.8	2,964.7	385.8	2,827.1	6,713.2	12,282.0	3,166.1	660.0	2,621.4	758.1	2,828.7	2,247.6	379.3
3rd Qtr	76,207.9	17,960.0	5,050.7	1,229.5	6,621.2	761.7	1,134.7	1,253.1	1,909.1	45,148.0	28,716.0	2,973.1	3,013.8	400.7	3,452.3	6,592.0	12,769.6	2,992.5	655.7	2,177.1	645.6	3,560.4	2,738.3	330.3
4th Qtr	59,766.9	17,348.1	5,699.0	1,671.5	4,462.7	803.2	1,357.8	1,121.2	2,232.7	29,580.6	13,192.0	4,040.1	2,865.3	695.4	2,975.1	5,812.9	12,421.6	2,335.0	632.9	2,014.0	1,789.7	3,223.0	2,427.0	416.6
2009																								
1st Qtr	51,550.2	15,390.4	4,093.9	930.0	5,778.6	783.4	818.8	1,541.6	1,444.1	24,864.9	11,625.5	2,030.7	1,856.1	425.0	3,190.2	5,737.4	10,885.9	2,323.2	513.4	2,569.9	262.3	2,941.9	2,275.2	408.9
2nd Qtr	57,161.1	17,562.2	4,641.2	1,153.9	6,938.8	515.7	739.7	1,646.2	1,926.7	28,014.7	14,747.5	2,678.8	2,085.5	212.5	2,753.3	5,537.0	11,151.7	1,732.4	728.3	2,417.4	441.3	3,056.4	2,775.7	432.5
3rd Qtr	60,011.1	15,205.6	4,538.0	1,381.6	3,734.5	930.3	1,121.3	1,293.8	2,206.1	27,531.1	13,636.4	2,902.5	1,774.3	281.8	3,246.7	5,689.3	16,805.0	2,227.1	1,803.0	2,163.0	213.9	3,173.5	7,224.6	469.4
4th Qtr	68,007.6	19,851.1	5,488.2	1,881.4	5,430.6	935.5	1,151.1	1,649.9	3,314.4	34,104.3	18,003.0	2,238.8	1,999.8	597.9	4,799.0	6,465.7	13,622.3	2,774.1	943.9	1,897.0	554.7	3,997.4	3,455.2	430.0
2010																								
1st Qtr	65,294.1	17,432.2	4,049.2	1,133.9	6,804.8	774.5	911.7	1,569.8	2,188.3	34,455.4	18,258.2	5,006.1	1,976.4	305.5	2,473.4	6,435.6	12,933.8	3,229.2	874.3	2,556.8	346.8	3,148.2	2,778.4	472.8
2nd Qtr	74,739.2	18,376.2	5,661.0	1,590.1	4,941.8	800.4	1,100.5	1,583.6	2,698.8	41,603.7	21,271.8	4,862.3	4,620.9	466.1	3,627.2	6,755.6	14,338.9	3,366.6	878.1	2,873.0	433.8	3,845.9	2,941.4	420.4
3rd Qtr	72,319.5	20,084.3	5,726.8	1,522.8	4,933.1	1,752.8	1,220.5	1,700.2	3,228.1	35,991.6	19,705.5	2,444.7	2,385.3	428.8	3,749.1	7,278.3	15,815.5	4,374.0	1,178.2	2,905.3	553.1	3,651.1	3,153.8	428.2
4th Qtr	75,184.1	20,447.3	6,371.6	2,147.0	4,275.6	1,087.0	1,561.1	1,697.1	3,307.9	38,453.3	20,899.9	3,616.9	2,546.4	417.8	3,862.8	7,109.4	15,873.1	4,035.0	1,070.2	2,691.6	1,212.9	3,531.1	3,332.3	410.4
2011																								
1st Qtr	75,923.9	17,160.9	5,290.2	1,662.8	3,797.0	658.1	900.5	1,477.6	3,374.5	43,183.0	28,538.0	2,884.5	1,799.1	299.1	2,760.6	6,901.8	15,180.3	3,497.0	1,045.1	2,802.7	1,582.6	3,099.5	3,153.4	399.8
2nd Qtr	98,885.0	22,142.7	6,334.4	1,827.7	7,240.8	841.3	1,404.2	1,570.0	2,924.3	51,608.2	30,840.7	4,920.6	3,229.3	827.1	3,538.8	8,251.8	24,736.4	4,321.8	6,157.0	3,391.4	2,808.5	3,974.7	4,083.0	397.7
3rd Qtr	91,780.5	22,181.9	6,831.2	2,326.3	4,640.2	1,018.7	1,372.4	1,881.2	4,112.0	47,980.2	28,739.7	2,976.3	2,389.5	695.4	4,072.1	9,107.2	21,204.5	4,880.3	892.7	4,341.9	2,707.0	4,765.9	3,616.7	413.9
4th Qtr	92,751.9	23,210.1	6,952.5	2,673.5	4,522.3	1,070.2	1,706.3	1,840.4	4,444.9	49,866.4	28,173.7	4,972.3	3,761.4	327.8	4,036.9	8,594.2	19,270.8	3,990.3	880.2	3,540.4	2,531.3	3,661.8	4,666.9	404.6
2012																								
1st Qtr	98,018.9	19,468.0	6,257.7	1,645.0	3,810.3	1,028.0	1,130.7	2,356.0	3,240.3	51,124.9	31,987.2	3,426.0	2,002.5	437.1	4,972.0	8,300.1	26,980.8	4,713.6	5,124.0	3,685.1	4,943.2	4,694.8	3,820.1	445.2
2nd Qtr	97,597.6	23,316.5	7,146.4	2,154.8	5,881.9	888.2	1,008.3	2,137.2	4,099.7	55,473.8	31,674.0	4,069.4	3,984.0	413.2	6,739.9	8,593.5	18,298.4	5,465.2	1,720.0	2,819.1	1,210.0	4,384.6	2,699.5	508.8
3rd Qtr	92,233.9	23,407.7	7,125.3	2,209.0	4,826.0	1,299.9	1,380.0	2,242.9	4,324.7	50,828.2	32,078.5	4,410.0	1,819.6	463.4	4,145.5	7,911.1	17,583.2	4,969.1	1,450.2	3,862.7	815.0	4,191.3	2,294.9	414.8
4th Qtr	120,214.0	29,032.2	8,733.3	2,963.7	6,225.1	1,831.9	1,904.5	2,218.8	5,155.0	59,667.3	34,650.9	5,589.8	3,593.0	562.1	5,353.6	9,917.9	31,107.3	7,330.2	3,551.1	3,433.2	815.9	4,522.7	11,454.3	407.2
2013																								
1st Qtr	92,300.3	19,343.4	6,817.0	1,888.6	4,452.2	870.3	1,118.0	1,899.2	2,298.1	50,226.6	28,138.6	3,821.0	4,738.5	475.0	5,333.8	7,719.7	22,272.3	4,559.0	4,063.7	3,708.2	1,122.8	4,959.1	3,859.5	458.0
2nd Qtr	93,839.3	21,994.7	6,568.3	2,325.5	5,386.4	861.7	1,331.8	2,235.1	3,285.7	50,754.1	29,645.9	4,419.6	3,903.8	315.5	3,985.2	8,484.0	20,578.2	5,665.8	2,593.6	3,577.3	1,496.5	4,474.8	2,770.2	512.3
3rd Qtr	92,069.7	20,699.6	6,333.9	2,234.0	4,029.9	863.2	1,739.2	2,042.5	3,457.1	47,790.6	28,927.1	4,148.9	2,614.2	411.0	3,094.9	8,594.4	23,102.8	4,281.6	7,017.7	3,615.8	939.2	4,241.6	3,006.9	476.6
4th Qtr	101,220.4	27,879.2	10,144.9	2,780.8	6,379.2	1,211.7	1,781.8	1,908.4	3,672.4	53,497.4	31,329.7	4,144.9	4,539.5	327.0	4,392.1	8,764.2	19,304.3	3,516.8	3,683.3	3,479.4	1,093.7	4,957.0	2,574.0	539.6
2014																								
1st Qtr	81,759.8	18,412.2	6,476.2	1,726.9	4,258.2	713.9	965.7	1,927.3	2,344.1	46,470.5	28,263.3	4,841.3	1,652.4	316.6	3,860.0	7,536.8	16,443.3	3,514.6	2,165.3	3,445.0	837.0	3,827.6	2,653.8	433.8

Sources: Bureau of Statistics and Customs and Excise department.

The values of imports from 1996 to 2006 were based on classifications from the ASYCUDA reports.

IMPORTS BY END-USE (Summary) (c.i.f.)
(G\$ Million)

Table 8.1(2)

Period	Total Imports	Consumer Goods	Fuel & Lubricants	Other Intermediate	Capital Goods	Miscellaneous Imports
2004	129,267.9	30,905.7	33,897.1	33,670.6	27,109.2	3,685.2
2005	157,238.0	38,990.5	44,496.4	40,647.0	30,234.5	2,869.6
2006	177,995.1	41,586.6	47,941.2	45,637.0	40,467.9	2,362.3
2007	214,554.7	54,468.6	57,544.5	53,371.7	47,149.6	2,020.2
2008	267,179.6	65,876.7	85,625.2	62,772.1	51,433.8	1,471.9
2009	236,729.9	68,009.2	58,012.4	56,502.6	52,464.9	1,740.8
2010	287,536.9	76,340.0	80,135.4	70,368.5	58,961.2	1,731.7
2011	359,341.4	84,695.6	116,292.1	76,345.7	80,392.1	1,615.9
2012	408,064.5	95,224.5	130,390.6	86,703.6	93,969.8	1,776.0
2008						
1st Qtr	61,175.9	13,898.1	20,480.7	12,490.8	13,960.6	345.8
2nd Qtr	70,028.9	16,670.4	23,236.5	17,460.7	12,282.0	379.3
3rd Qtr	76,207.9	17,960.0	28,716.0	16,432.0	12,769.6	330.3
4th Qtr	59,766.9	17,348.1	13,192.0	16,388.6	12,421.6	416.6
2009						
1st Qtr	51,550.2	15,390.4	11,625.5	13,239.4	10,885.9	408.9
2nd Qtr	57,161.1	17,562.2	14,747.5	13,267.2	11,151.7	432.5
3rd Qtr	60,011.1	15,205.6	13,636.4	13,894.7	16,805.0	469.4
4th Qtr	68,007.6	19,851.1	18,003.0	16,101.3	13,622.3	430.0
2010						
1st Qtr	65,294.1	17,432.2	18,258.2	16,197.1	12,933.8	472.8
2nd Qtr	74,739.2	18,376.2	21,271.8	20,331.9	14,338.9	420.4
3rd Qtr	72,319.5	20,084.3	19,705.5	16,286.1	15,815.5	428.2
4th Qtr	75,184.1	20,447.3	20,899.9	17,553.3	15,873.1	410.4
2011						
1st Qtr	75,923.9	17,160.9	28,538.0	14,645.0	15,180.3	399.8
2nd Qtr	98,885.0	22,142.7	30,840.7	20,767.6	24,736.4	397.7
3rd Qtr	91,780.5	22,181.9	28,739.7	19,240.5	21,204.5	413.9
4th Qtr	92,751.9	23,210.1	28,173.7	21,692.7	19,270.8	404.6
2012						
1st Qtr	98,018.9	19,468.0	31,987.2	19,137.7	26,980.8	445.2
2nd Qtr	97,597.6	23,316.5	31,674.0	23,799.9	18,298.4	508.8
3rd Qtr	92,233.9	23,407.7	32,078.5	18,749.6	17,583.2	414.8
4th Qtr	120,214.0	29,032.2	34,650.9	25,016.4	31,107.3	407.2
2013						
1st Qtr	92,300.3	19,343.4	28,138.6	22,088.0	22,272.3	458.0
2nd Qtr	93,839.3	21,994.7	29,645.9	21,108.2	20,578.2	512.3
3rd Qtr	92,069.7	20,699.6	28,927.1	18,863.5	23,102.8	476.6
4th Qtr	101,220.4	27,879.2	31,329.7	22,167.7	19,304.3	539.6
2014						
1st Qtr	81,759.8	18,412.2	28,263.3	18,207.2	16,443.3	433.8

Sources: Bureau of Statistics and Customs and Excise Department.

The values of imports from 1996 to 2006 were based on classifications from the ASYCUDA reports.

IMPORTS BY END-USE (Summary) (c.i.f.)
(US\$ Million)

Table 8.1(2a)

Period	Total Imports	Consumer Goods	Fuel & Lubricants	Other Intermediate	Capital Goods	Miscellaneous Imports
2004	646.9	154.7	169.6	168.5	135.7	18.4
2005	783.7	194.4	221.8	202.6	150.7	14.3
2006	885.0	206.7	238.5	226.9	201.2	11.7
2007	1,063.1	269.9	285.1	264.5	233.6	10.0
2008	1,323.6	326.3	424.3	311.0	254.8	7.3
2009	1,179.4	335.9	296.7	279.1	259.2	8.6
2010	1,419.1	376.8	395.5	347.3	291.0	8.5
2011	1,770.5	417.3	573.0	376.2	396.1	8.0
2012	1,977.7	465.9	619.0	424.25	459.8	8.7
2008						
1st Qtr	302.6	68.7	101.3	61.8	69.0	1.7
2nd Qtr	347.1	82.6	115.2	86.5	60.9	1.9
3rd Qtr	378.4	89.2	142.6	81.6	63.4	1.6
4th Qtr	295.6	85.8	65.2	81.0	61.4	2.1
2009						
1st Qtr	254.6	76.0	57.4	65.4	53.8	2.0
2nd Qtr	282.8	86.9	73.0	65.7	55.2	2.1
3rd Qtr	296.6	75.2	67.4	68.7	83.1	2.3
4th Qtr	345.3	97.8	98.9	79.4	67.1	2.1
2010						
1st Qtr	318.7	85.9	86.9	79.8	63.7	2.3
2nd Qtr	365.0	90.7	101.1	100.4	70.8	2.1
3rd Qtr	353.6	99.2	93.7	80.5	78.1	2.1
4th Qtr	381.8	100.9	113.8	86.7	78.4	2.0
2011						
1st Qtr	374.1	84.6	140.6	72.2	74.8	2.0
2nd Qtr	487.4	109.1	152.0	102.4	121.9	2.0
3rd Qtr	452.4	109.3	141.7	94.8	104.5	2.0
4th Qtr	456.6	114.3	138.7	106.8	94.9	2.0
2012						
1st Qtr	479.9	95.3	156.6	93.7	132.1	2.2
2nd Qtr	477.6	114.1	155.0	116.5	89.5	2.5
3rd Qtr	451.4	114.5	157.0	91.8	86.0	2.0
4th Qtr	587.8	142.0	169.4	122.3	152.1	2.0
2013						
1st Qtr	450.9	94.5	137.4	107.9	108.8	2.2
2nd Qtr	456.3	107.0	144.2	102.6	100.1	2.5
3rd Qtr	448.4	100.8	140.9	91.9	112.5	2.3
4th Qtr	491.7	135.4	152.2	107.7	93.8	2.6
2014						
1st Qtr	401.7	90.5	138.9	89.5	80.8	2.1

Sources: Bureau of Statistics and Customs and Excise Department.

The value of imports from 1996 to 2006 were based on classification from the ASYCUDA reports.

DOMESTIC EXPORTS (f.o.b.)
(G\$ Million)

Table 8.2

Period	Total	Bauxite	Sugar	Rice	Shrimp	Timber	Molasses	Rum	Gold	Other
2004	113,168.7	8,923.0	27,279.4	11,008.1	11,646.5	6,674.1	799.7	1,229.8	28,987.8	16,620.2
2005	107,468.5	12,597.2	23,667.2	9,268.9	12,419.9	9,948.6	802.2	1,063.9	22,454.1	15,246.5
2006	116,254.1	13,177.7	27,587.6	10,990.1	13,018.7	11,071.1	929.9	859.8	23,021.7	15,597.5
2007	137,529.8	20,477.2	30,295.4	15,192.4	12,096.5	11,188.9	554.4	865.6	31,932.4	14,926.8
2008	159,966.8	26,472.0	26,918.8	23,820.7	12,111.9	10,863.0	371.1	1,247.3	41,127.6	17,034.3
2009	153,041.4	16,083.6	24,220.5	23,079.9	9,201.6	8,377.8	1,267.3	1,333.8	56,970.5	12,506.4
2010	177,040.2	23,142.0	20,562.6	30,660.1	8,750.6	9,831.8	1,275.1	1,133.9	70,184.5	11,499.7
2011	225,241.0	27,046.6	25,040.3	35,157.9	8,736.7	7,926.1	1,911.6	1,298.7	104,942.1	13,181.1
2012	280,469.5	30,772.2	26,967.4	40,045.1	13,042.2	7,965.5	1,256.9	1,454.7	146,310.9	12,654.6
2008										
1st Qtr	32,881.4	6,583.2	4,108.1	1,489.2	3,450.3	2,259.9	174.4	128.9	10,613.9	4,073.3
2nd Qtr	44,463.9	7,478.5	7,563.5	8,700.9	3,476.5	2,563.3	0.0	270.3	10,063.7	4,347.2
3rd Qtr	41,352.1	5,142.9	8,841.5	6,720.8	2,974.4	2,411.0	73.7	341.7	10,397.9	4,448.2
4th Qtr	41,269.4	7,267.4	6,405.7	6,909.8	2,210.6	3,628.7	123.1	506.4	10,052.2	4,165.6
2009										
1st Qtr	31,481.7	4,442.2	3,340.5	4,924.4	2,706.5	1,288.9	59.4	302.7	11,497.1	2,920.1
2nd Qtr	38,827.7	4,366.3	6,333.3	7,080.9	2,677.2	2,049.0	137.7	361.9	12,733.9	3,087.6
3rd Qtr	39,553.2	3,599.3	8,331.1	4,776.6	1,693.6	2,186.0	276.3	344.2	15,320.9	3,025.2
4th Qtr	43,178.8	3,675.9	6,215.6	6,298.0	2,124.3	2,853.9	793.9	325.1	17,418.6	3,473.5
2010										
1st Qtr	35,414.6	5,709.9	3,646.3	5,922.9	2,016.3	2,324.8	131.1	133.5	12,343.0	3,186.8
2nd Qtr	43,978.6	5,778.6	4,019.0	7,978.1	2,836.9	2,638.5	215.2	333.7	17,414.9	2,763.5
3rd Qtr	43,942.3	6,146.9	4,410.1	6,606.0	2,078.3	2,502.5	465.7	311.3	18,910.7	2,510.8
4th Qtr	53,704.7	5,506.6	8,487.2	10,153.0	1,819.1	2,366.0	463.0	355.4	21,515.8	3,038.7
2011										
1st Qtr	43,706.8	6,355.3	3,820.2	4,150.0	2,461.3	1,805.5	533.8	212.3	20,764.3	3,604.0
2nd Qtr	62,352.3	6,871.3	6,334.8	14,639.1	2,849.3	1,883.3	561.9	414.0	25,807.7	2,990.9
3rd Qtr	56,766.6	6,632.9	6,101.0	3,457.7	1,406.5	2,130.9	421.9	341.5	33,037.0	3,237.3
4th Qtr	62,415.4	7,187.1	8,784.3	12,911.1	2,019.7	2,106.5	393.9	330.8	25,333.0	3,348.9
2012										
1st Qtr	62,309.0	7,956.3	2,803.5	6,255.2	3,581.1	1,907.5	454.6	1,452.2	34,774.4	3,124.3
2nd Qtr	55,918.3	8,262.6	5,983.3	11,022.4	3,596.5	1,885.1	326.6	1,366.4	19,977.2	3,498.2
3rd Qtr	77,364.4	6,267.3	6,994.6	9,038.5	2,877.9	2,162.9	71.9	1,804.5	45,244.6	2,902.2
4th Qtr	89,308.8	8,327.5	11,230.2	13,789.5	3,003.6	2,020.9	405.5	833.1	46,525.4	3,173.3
2013										
1st Qtr	55,397.2	6,757.1	2,637.0	6,351.7	3,818.2	1,506.4	249.3	1,412.8	29,733.8	2,931.0
2nd Qtr	65,625.1	7,378.3	2,954.1	10,741.4	5,164.4	1,816.0	121.6	1,931.6	31,982.5	3,535.2
3rd Qtr	80,468.6	7,716.7	6,097.2	15,198.5	4,420.1	1,934.3	124.7	1,529.1	39,651.4	3,796.6
4th Qtr	78,349.8	5,800.5	11,789.8	16,992.0	2,196.7	2,651.7	87.1	1,782.6	31,836.2	5,213.3
2014										
1st Qtr	49,770.4	7,119.4	2,745.8	4,724.4	3,535.0	1,635.0	258.7	2,340.1	23,933.7	3,478.3

Sources: Bank of Guyana and Bureau of Statistics.

¹ From 1987 figures include exports from non-residents.

² From the first quarter of 1997 figures include Barama's export.

³ Includes Neutral Spirit.

DOMESTIC EXPORTS (f.o.b.)
(US\$ Million)

Table 8.2(a)

Period	Total	Bauxite	Sugar	Rice	Shrimp	Timber	Molasses	Rum	Gold	Other
2004	577.9	44.7	136.5	55.1	58.3	45.0	4.0	6.2	145.1	83.2
2005	535.7	62.8	118.0	46.2	61.9	49.6	4.0	5.3	111.9	76.0
2006	577.9	65.5	137.0	54.6	64.8	55.0	4.6	4.3	114.4	77.6
2007	681.4	101.5	150.1	75.3	59.9	55.4	2.7	4.3	158.2	73.9
2008	792.4	131.1	133.4	118.0	60.0	53.8	1.8	6.2	203.7	84.4
2009	756.7	79.5	119.8	114.1	45.5	41.4	6.3	6.6	281.7	61.8
2010	873.8	114.2	101.5	151.3	43.2	48.5	6.3	5.6	346.4	56.7
2011	1109.8	133.3	123.4	173.2	43.0	39.1	9.4	6.4	517.1	64.9
2012	1374.3	150.8	132.1	196.2	63.9	39.0	6.2	7.1	716.9	62.0
2008										
1st Qtr	162.6	32.6	20.3	7.4	17.1	11.2	0.9	0.6	52.5	20.1
2nd Qtr	220.4	37.1	37.5	43.1	17.2	12.7	0.0	1.3	49.9	21.5
3rd Qtr	205.3	25.5	43.9	33.4	14.8	12.0	0.4	1.7	51.6	22.1
4th Qtr	204.1	35.9	31.7	34.2	10.9	17.9	0.6	2.5	49.7	20.6
2009										
1st Qtr	155.5	21.9	16.5	24.3	13.4	6.4	0.3	1.5	56.8	14.4
2nd Qtr	192.1	21.6	31.3	35.0	13.2	10.1	0.7	1.8	63.0	15.3
3rd Qtr	195.5	17.8	41.2	23.6	8.4	10.8	1.4	1.7	75.7	15.0
4th Qtr	213.5	18.2	30.7	31.1	10.5	14.1	3.9	1.6	86.1	17.2
2010										
1st Qtr	174.5	28.1	18.0	29.2	9.9	11.5	0.6	0.7	60.8	15.7
2nd Qtr	217.1	28.5	19.8	39.4	14.0	13.0	1.1	1.6	86.0	13.6
3rd Qtr	217.1	30.4	21.8	32.6	10.3	12.4	2.3	1.5	93.4	12.4
4th Qtr	265.1	27.2	41.9	50.1	9.0	11.7	2.3	1.8	106.2	15.0
2011										
1st Qtr	215.4	31.3	18.8	20.5	12.1	8.9	2.6	1.0	102.3	17.8
2nd Qtr	307.3	33.9	31.2	72.2	14.0	9.3	2.8	2.0	127.2	14.7
3rd Qtr	279.8	32.7	30.1	17.0	6.9	10.5	2.1	1.7	162.8	16.0
4th Qtr	307.3	35.4	43.2	63.6	9.9	10.4	1.9	1.6	124.7	16.5
2012										
1st Qtr	305.1	39.0	13.7	30.6	17.5	9.3	2.2	7.1	170.3	15.3
2nd Qtr	273.7	40.4	29.3	53.9	17.6	9.2	1.6	6.7	97.8	17.1
3rd Qtr	378.6	30.7	34.2	44.2	14.1	10.6	0.4	8.8	221.4	14.2
4th Qtr	436.7	40.7	54.9	67.4	14.7	9.9	2.0	4.1	227.5	15.5
2013										
1st Qtr	270.6	33.0	12.9	31.0	18.7	7.4	1.2	6.9	145.2	14.3
2nd Qtr	319.1	35.9	14.4	52.2	25.1	8.8	0.6	9.4	155.5	17.2
3rd Qtr	391.9	37.6	29.7	74.0	21.5	9.4	0.6	7.4	193.1	18.5
4th Qtr	380.6	28.2	57.3	82.5	10.7	12.9	0.4	8.7	154.7	25.3
2014										
1st Qtr	243.1	34.8	13.4	23.1	17.3	8.0	1.3	11.4	116.9	17.0

Sources: Bank of Guyana and Bureau of Statistics.

GUYANA: SELECTED EXPORTS BY VOLUME, VALUE AND UNIT VALUE¹⁾

Table 8.3

Period	Rice			Sugar			Bauxite			Gold			Shrimp			Timber			
	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Ounces)	Value (G\$) (000)	Unit Value (G\$)	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Cu.Mtrs.)	Value (G\$) (000)	Unit Value (G\$)	
2004	243,093	11,008,100	45,284	289,585	27,279,400	94,202	1,412,391	8,923,020	6,318	363,710	28,987,800	79,700	...	11,646,500	...	205,969	8,353,512	40,557	
2005	182,176	9,268,859	50,879	230,325	23,667,243	102,756	1,564,231	12,597,209	8,053	269,262	22,454,059	83,391	...	12,419,904	...	231,112	9,948,570	43,047	
2006	204,577	10,990,079	53,721	238,632	27,587,594	115,607	1,471,218	13,177,709	8,957	202,336	23,021,698	113,779	...	13,018,668	...	332,120	11,071,124	33,335	
2007	269,436	15,192,450	224,536	246,013	30,295,383	489,428	2,198,771	20,477,152	37,962	239,995	31,932,447	531,724	...	12,096,519	...	241,516	11,188,883	186,388	
2008	196,233	23,820,740	453,224	205,239	26,918,826	523,377	2,116,460	26,471,980	50,825	250,751	41,127,650	656,736	...	12,111,873	...	173,666	10,862,968	249,832	
2009	260,815	23,079,929	360,576	212,131	24,220,468	465,382	1,406,908	16,083,635	46,149	311,884	56,970,457	726,283	...	9,201,600	...	122,406	8,377,788	284,515	
2010	336,313	30,660,092	362,283	203,525	20,562,593	404,775	1,135,817	23,141,996	82,550	302,654	70,184,495	921,065	...	8,750,589	...	168,112	9,831,781	235,774	
2011	305,382	35,157,889	457,736	211,762	25,040,250	466,652	1,816,548	27,046,616	63,339	347,850	104,942,067	1,203,442	...	8,736,740	...	133,572	7,926,141	242,288	
2012	334,141	40,045,081	482,146	197,105	26,967,357	549,560	2,229,848	30,772,241	55,769	455,072	146,310,859	1,286,465	...	13,042,215	...	119,645	7,965,547	268,603	
2008																			
1st Qtr	22,546	1,489,234	66,053	31,361	4,108,097	130,994	603,605	6,583,219	10,907	62,492	10,613,935	169,845	...	3,450,333	...	41,446	2,259,924	54,527	
2nd Qtr	67,791	8,700,904	128,350	55,936	7,563,527	135,218	611,286	7,478,464	12,234	59,483	10,063,668	169,187	...	3,476,523	...	38,390	2,563,318	66,771	
3rd Qtr	48,689	6,720,824	138,036	65,619	8,841,549	134,741	463,449	5,142,935	11,097	63,667	10,397,852	163,315	...	2,974,368	...	37,824	2,411,003	63,742	
4th Qtr	57,208	6,909,779	120,784	52,323	6,405,652	122,425	438,120	7,267,362	16,588	65,109	10,052,194	154,389	...	2,210,649	...	56,006	3,628,723	64,791	
2009																			
1st Qtr	45,168	4,924,363	109,024	27,503	3,340,507	121,460	357,039	4,442,183	12,442	69,274	11,497,114	165,965	...	2,706,459	...	15,318	1,288,950	84,148	
2nd Qtr	79,110	7,080,939	89,508	47,858	6,333,278	132,335	383,103	4,366,278	11,397	73,464	12,733,858	173,583	...	2,677,199	...	29,401	2,048,965	69,689	
3rd Qtr	59,454	4,776,599	80,341	73,274	8,331,055	113,697	381,012	3,599,291	9,447	84,147	15,320,870	182,185	...	1,693,621	...	32,133	2,185,991	68,030	
4th Qtr	77,084	6,298,027	81,704	63,496	6,215,628	97,890	285,754	3,675,882	12,864	84,999	17,418,615	204,550	...	2,124,321	...	45,554	2,853,882	62,648	
2010																			
1st Qtr	70,130	5,922,943	84,456	35,143	3,646,293	103,756	338,076	5,709,887	16,889	58,647	12,343,015	210,461	...	2,016,317	...	37,702	2,324,803	61,663	
2nd Qtr	87,104	7,978,145	91,593	41,363	4,018,994	97,164	282,700	5,778,624	20,441	79,672	17,414,941	218,582	...	2,836,924	...	45,549	2,638,517	57,927	
3rd Qtr	72,916	6,606,016	90,598	42,767	4,410,119	103,120	266,053	6,146,869	23,104	82,215	18,910,720	230,016	...	2,078,269	...	47,785	2,502,464	52,369	
4th Qtr	106,163	10,152,989	95,636	84,252	8,487,187	100,736	248,988	5,506,615	22,116	82,120	21,515,819	262,006	...	1,819,079	...	37,076	2,365,997	63,814	
2011																			
1st Qtr	38,905	4,150,038	106,671	38,107	3,820,178	100,249	283,566	6,355,309	22,412	76,740	20,764,325	270,579	...	2,461,257	...	36,713	1,805,484	49,178	
2nd Qtr	129,040	14,639,070	113,446	61,602	6,334,785	102,834	581,004	6,871,296	11,827	90,763	25,807,738	284,342	...	2,849,306	...	30,087	1,883,269	62,593	
3rd Qtr	29,227	3,457,655	118,303	51,794	6,100,988	117,793	441,926	6,632,888	15,009	103,218	33,037,001	320,070	...	1,406,474	...	39,019	2,130,880	54,611	
4th Qtr	108,210	12,911,125	119,316	60,259	8,784,300	145,776	510,052	7,187,123	14,091	77,129	25,333,002	328,451	...	2,019,703	...	27,752	2,106,507	75,906	
2012																			
1st Qtr	49,628	6,255,163	126,041	20,486	2,803,462	136,848	586,060	7,956,331	13,576	107,189	34,774,377	324,422	...	3,581,051	...	32,061	1,907,506	59,495	
2nd Qtr	94,046	11,022,369	117,201	43,835	5,983,292	136,496	676,549	8,262,595	12,213	62,243	19,977,242	320,955	...	3,596,547	...	26,218	1,885,074	71,901	
3rd Qtr	75,719	9,038,547	119,370	48,878	6,994,647	143,104	464,850	6,267,285	13,482	144,837	45,244,584	312,382	...	2,877,861	...	34,139	2,162,866	63,354	
4th Qtr	114,748	13,789,452	120,172	83,906	11,230,213	133,843	502,389	8,327,459	16,576	140,803	46,525,422	330,430	...	3,003,557	...	27,226	2,020,856	74,225	
2013																			
1st Qtr	54,376	6,351,697	116,811	18,246	2,636,958	144,523	451,133	6,757,063	14,978	92,215	29,733,792	322,439	...	3,818,212	...	20,288	1,506,437	74,254	
2nd Qtr	87,907	10,741,378	122,190	20,410	2,954,104	144,738	463,504	7,378,265	15,918	110,795	31,982,478	288,663	...	5,164,447	...	25,383	1,816,016	71,543	
3rd Qtr	125,673	15,198,469	120,936	40,479	6,097,152	150,625	471,690	7,716,662	16,360	153,147	39,651,399	258,911	...	4,420,147	...	23,973	1,934,307	80,686	
4th Qtr	127,032	16,991,981	133,761	81,149	11,789,755	145,285	292,644	5,800,549	19,821	126,369	31,836,221	251,930	...	2,196,679	...	43,325	2,651,671	61,204	
2014																			
1st Qtr	51,160	4,724,433	92,347	26,270	2,745,801	104,522	469,225	7,119,376	15,173	97,380	23,933,694	245,777	...	3,535,044	...	26,549	1,634,996	61,585	

Sources: Bank of Guyana and Bureau of Statistics.

¹⁾ The values are f.o.b.

VISIBLE TRADE
(G\$ Million)

Table 8.4

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
2004	(11,562.1)	129,267.9	117,705.8	115,487.8	2,218.0
2005	(46,702.2)	157,238.0	110,535.8	107,468.5	3,067.3
2006	(60,285.2)	177,995.1	117,709.9	116,254.1	1,455.8
2007	(77,029.4)	214,448.1	137,418.7	134,080.8	3,337.9
2008	(105,380.4)	267,179.6	161,799.2	159,966.8	1,832.4
2009	(81,344.0)	236,729.9	155,385.9	153,041.4	2,344.5
2010	(108,226.8)	287,536.9	179,310.0	177,040.2	2,269.8
2011	(130,179.2)	359,341.4	229,162.2	225,241.0	3,921.2
2012	(118,765.3)	403,607.2	284,841.9	280,469.5	4,372.5
2008					
1st Qtr	(27,727.5)	61,175.9	33,448.4	32,881.4	567.0
2nd Qtr	(25,210.9)	70,028.9	44,818.0	44,463.9	354.1
3rd Qtr	(34,400.1)	76,207.9	41,807.8	41,352.1	455.7
4th Qtr	(18,041.9)	59,766.9	41,725.1	41,269.4	455.7
2009					
1st Qtr	(19,157.5)	51,550.2	32,392.7	31,481.7	911.0
2nd Qtr	(17,848.4)	57,161.1	39,312.7	38,827.7	485.0
3rd Qtr	(19,974.5)	60,011.1	40,036.5	39,553.2	483.3
4th Qtr	(24,363.6)	68,007.6	43,643.9	43,178.8	465.1
2010					
1st Qtr	(29,411.4)	65,294.1	35,882.7	35,414.6	468.1
2nd Qtr	(30,153.2)	74,739.2	44,585.9	43,978.6	607.3
3rd Qtr	(27,729.4)	72,319.5	44,590.1	43,942.3	647.8
4th Qtr	(20,932.8)	75,184.1	54,251.3	53,704.7	546.6
2011					
1st Qtr	(31,533.9)	75,923.9	44,390.0	43,706.8	683.2
2nd Qtr	(35,080.4)	98,885.0	63,804.7	62,352.3	1,452.4
3rd Qtr	(34,286.0)	91,780.5	57,494.5	56,766.6	727.9
4th Qtr	(29,278.9)	92,751.9	63,473.0	62,415.4	1,057.6
2012					
1st Qtr	(34,303.0)	98,018.9	63,715.9	62,309.0	1,406.9
2nd Qtr	(40,218.6)	97,597.6	57,379.1	55,918.3	1,460.7
3rd Qtr	(14,199.6)	92,233.9	78,034.4	77,364.4	670.0
4th Qtr	(30,070.3)	120,214.0	90,143.7	89,308.8	834.9
2013					
1st Qtr	(36,209.0)	92,300.3	56,091.3	55,397.2	694.0
2nd Qtr	(27,717.2)	93,839.3	66,122.1	65,625.1	497.0
3rd Qtr	(10,667.4)	92,069.7	81,402.3	80,468.6	933.7
4th Qtr	(22,209.2)	101,220.4	79,011.2	78,349.8	661.4
2014					
1st Qtr	(31,344.7)	81,759.8	50,415.1	49,770.4	644.8

Sources: Bureau of Statistics and the Bank of Guyana

1) Imports have been converted from c.i.f. to f.o.b. from 1st Quarter of 2001.

VISIBLE TRADE
(US\$ Million)

Table 8.4(a)

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
2004	(57.9)	646.9	589.0	577.9	11.1
2005	(232.7)	783.7	551.0	535.7	15.3
2006	(299.8)	885.0	585.1	577.9	7.2
2007	(365.1)	1,063.1	698.0	681.4	16.5
2008	(522.1)	1,323.6	801.5	792.4	9.1
2009	(411.2)	1,179.4	768.2	756.7	11.5
2010	(534.1)	1,419.1	885.0	873.8	11.2
2011	(641.5)	1,770.5	1,129.1	1,109.8	19.3
2012	(581.9)	1,977.7	1,395.7	1,374.3	21.4
2008					
1st Qtr	(137.1)	302.6	165.4	162.6	2.8
2nd Qtr	(125.0)	347.1	222.1	220.4	1.8
3rd Qtr	(170.8)	378.4	207.6	205.3	2.3
4th Qtr	(89.2)	295.6	206.3	204.1	2.3
2009					
1st Qtr	(94.6)	254.6	160.0	155.5	4.5
2nd Qtr	(88.3)	282.8	194.5	192.1	2.4
3rd Qtr	(98.8)	296.6	197.8	195.5	2.3
4th Qtr	(129.5)	345.3	215.8	213.5	2.3
2010					
1st Qtr	(144.9)	321.8	176.8	174.5	2.3
2nd Qtr	(148.8)	368.9	220.1	217.1	3.0
3rd Qtr	(136.9)	357.2	220.3	217.1	3.2
4th Qtr	(103.4)	371.2	267.8	265.1	2.7
2011					
1st Qtr	(155.4)	374.1	218.7	215.4	3.4
2nd Qtr	(172.9)	487.4	314.5	307.3	7.2
3rd Qtr	(169.0)	452.4	283.4	279.8	3.6
4th Qtr	(144.2)	456.6	312.5	307.3	5.2
2012					
1st Qtr	(168.0)	479.9	312.0	305.1	6.9
2nd Qtr	(196.8)	477.6	280.8	273.7	7.2
3rd Qtr	(69.5)	451.4	381.9	378.6	3.3
4th Qtr	(147.0)	587.8	440.8	436.7	4.1
2013					
1st Qtr	(176.9)	450.9	274.0	270.6	3.4
2nd Qtr	(134.8)	456.3	321.6	319.1	2.4
3rd Qtr	(51.9)	448.4	396.5	391.9	4.6
4th Qtr	(107.9)	491.7	383.9	380.6	3.2
2014					
1st Qtr	(155.4)	401.7	246.3	243.1	3.2

Source: Bureau of Statistics and the Bank of Guyana.

INTERNATIONAL RESERVES AND FOREIGN ASSETS
(US\$ Million)

Table 8.5

End of Period	Bank Of Guyana						Commercial Banks			Banking System		
	International Reserves			Net Foreign Assets			Net Foreign Assets			Net Foreign Assets		
	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities
2004	136.6	224.7	88.1	97.2	224.7	127.5	73.0	109.0	36.0	170.2	333.7	163.5
2005	160.5	251.4	90.9	121.1	251.4	130.3	89.8	143.1	53.3	210.9	394.5	183.6
2006	221.5	277.3	55.8	182.1	277.3	95.2	93.9	148.6	54.7	275.9	425.8	149.9
2007	254.0	312.5	58.6	219.4	312.5	93.2	188.9	243.9	54.9	408.3	556.4	148.1
2008	298.8	355.9	57.1	264.2	355.9	91.7	194.5	241.2	46.7	458.7	597.1	138.4
2009												
Mar	349.7	405.1	55.4	315.1	405.1	90.0	167.7	216.5	48.8	482.8	621.6	138.8
Jun	374.2	431.7	57.5	339.6	431.7	92.1	167.1	220.1	53.0	506.7	651.8	145.1
Sep	529.8	588.5	58.7	495.2	588.5	93.3	160.4	212.8	52.4	655.6	801.3	145.7
Dec	569.4	627.5	58.1	534.8	627.5	92.7	163.9	221.3	57.4	698.7	848.8	150.1
2010												
Mar	551.7	607.9	56.3	517.0	607.9	90.9	127.3	183.0	55.7	644.3	790.9	146.6
Jun	622.0	676.8	54.8	587.4	676.8	89.4	168.4	232.4	64.0	755.8	909.2	153.4
Sep	652.2	708.4	56.2	617.5	708.4	90.9	158.5	217.3	58.8	776.1	925.7	149.7
Dec	724.4	780.0	55.6	689.7	780.0	90.3	161.0	231.6	70.6	850.7	1011.6	160.9
2011												
Mar	727.2	781.5	54.3	692.6	781.5	89.0	172.4	243.0	70.6	865.0	1024.5	159.5
Jun	724.0	778.8	54.9	689.3	778.8	89.5	182.0	249.0	67.1	871.3	1027.8	156.5
Sep	756.1	805.2	49.2	721.4	805.2	83.8	177.6	241.9	64.3	899.1	1047.2	148.1
Dec	749.7	798.1	48.4	715.1	798.1	83.0	192.5	260.7	68.3	907.5	1058.8	151.3
2012												
Mar	767.6	810.6	43.1	733.0	810.6	77.7	192.7	249.9	57.2	925.7	1060.5	134.8
Jun	719.3	761.5	42.2	684.7	761.5	76.8	208.8	273.9	65.1	893.5	1035.4	141.9
Sep	834.9	872.1	37.1	800.3	872.1	71.8	212.7	271.5	58.8	1013.0	1143.6	130.6
Dec	825.2	862.2	37.0	790.6	862.2	71.6	257.5	313.4	55.9	1048.1	1175.6	127.5
2013												
Jan	797.3	834.4	37.1	762.7	834.4	71.7	228.2	285.4	57.2	990.9	1119.8	128.9
Feb	781.1	814.8	33.7	746.5	814.8	68.3	208.3	268.8	60.5	954.8	1083.5	128.8
Mar	781.1	811.6	30.6	746.5	811.6	65.1	208.5	268.9	60.4	955.0	1080.5	125.6
Apr	772.6	803.3	30.8	738.0	803.3	65.4	202.6	263.0	60.5	940.5	1066.4	125.8
May	733.5	764.0	30.5	698.9	764.0	65.1	213.7	270.5	56.8	912.6	1034.6	122.0
Jun	701.3	732.0	30.7	666.7	732.0	65.2	221.8	279.9	58.1	888.5	1011.9	123.4
Jul	649.6	691.6	42.1	615.0	691.6	76.7	245.3	302.9	57.5	860.3	994.5	134.2
Aug	646.6	674.7	28.1	612.1	674.7	62.7	259.1	318.6	59.5	871.2	993.3	122.2
Sep	634.0	659.5	25.6	599.4	659.5	60.2	253.1	307.5	54.4	852.5	967.0	114.5
Oct	656.5	682.2	25.6	621.9	682.2	60.2	236.8	300.5	63.6	858.8	982.6	123.9
Nov	653.0	678.6	25.6	618.4	678.6	60.2	228.3	287.7	59.3	846.7	966.2	119.5
Dec	751.2	776.9	25.7	716.6	776.9	60.3	238.6	299.9	61.2	955.3	1076.7	121.5
2014												
Jan	736.2	761.7	25.6	701.6	761.7	60.2	215.8	278.8	63.0	917.4	1040.6	123.1
Feb	703.8	726.7	22.9	669.2	726.7	57.5	216.1	278.5	62.4	885.3	1005.2	119.9
Mar	688.5	708.6	20.0	653.9	708.6	54.6	223.1	277.0	53.9	877.0	985.6	108.6

Source: Bank of Guyana and Commercial Banks

FOREIGN EXCHANGE MARKET (CAMBIO)
MONTHLY PURCHASES BY CURRENCY AND BY DEALERS
(Valued in US Dollars)

Table 8.6(a)

Period	Commercial Banks					Non-Banks					Total				
	Total	US	£	CN	EURO	Total	US	£	CN	EURO	Total	US	£	CN	EURO
2013															
Jan	178,359,812.65	166,973,860.16	5,962,053.46	3,467,961.26	1,955,937.76	4,807,096.87	3,504,119.00	430,407.61	390,704.26	481,866.01	183,166,909.52	170,477,979.16	6,392,461.07	3,858,665.52	2,437,803.77
Feb	123,862,253.06	115,295,491.50	3,101,625.67	4,073,037.56	1,392,098.34	2,747,737.27	2,026,188.00	253,435.80	239,888.67	228,224.80	126,609,990.34	117,321,679.50	3,355,061.47	4,312,926.23	1,620,323.14
Mar	116,987,335.25	110,766,737.31	1,915,578.22	2,016,439.72	2,288,579.99	3,271,546.77	2,474,146.00	169,465.41	288,951.92	338,983.44	120,258,882.02	113,240,883.31	2,085,043.64	2,305,391.64	2,627,563.43
Apr	114,217,845.71	106,616,550.78	1,428,743.49	5,545,897.98	626,653.46	3,566,214.71	2,378,216.00	400,155.78	379,163.24	408,679.69	117,784,060.42	108,994,766.78	1,828,899.28	5,925,061.22	1,035,333.14
May	118,266,757.33	114,425,785.62	1,659,125.08	1,355,255.62	826,591.00	3,088,673.31	2,018,877.00	404,393.60	324,766.40	340,636.31	121,355,430.63	116,444,662.62	2,063,518.68	1,680,022.02	1,167,227.32
Jun	137,321,316.57	130,380,341.10	3,455,620.74	1,923,203.86	1,562,150.88	5,547,873.26	4,543,387.00	316,352.25	277,186.64	410,947.38	142,869,189.83	134,923,728.10	3,771,972.98	2,200,390.50	1,973,098.26
Jul	138,799,657.24	133,846,738.92	842,609.47	2,469,791.99	1,640,516.86	3,056,143.04	2,260,418.00	305,459.47	120,166.59	370,098.99	141,855,800.29	136,107,156.92	1,148,068.94	2,589,958.58	2,010,615.84
Aug	151,367,699.46	143,661,333.02	1,329,697.10	3,802,753.52	2,573,915.81	4,559,561.55	2,675,406.00	729,192.42	280,337.82	874,625.31	155,927,261.01	146,336,739.02	2,058,889.52	4,083,091.34	3,448,541.13
Sep	108,687,737.42	103,594,056.33	1,265,232.22	2,722,043.78	1,106,405.09	3,254,770.65	2,050,678.00	554,185.32	222,877.58	427,029.75	111,942,508.07	105,644,734.33	1,819,417.54	2,944,921.36	1,533,434.84
Oct	119,859,225.29	114,715,288.77	1,891,922.94	2,209,062.86	1,042,950.73	4,567,258.21	2,326,766.00	626,654.15	367,761.30	1,246,076.76	124,426,483.50	117,042,054.77	2,518,577.09	2,576,824.16	2,289,027.49
Nov	129,411,709.12	122,485,256.16	2,478,456.99	2,969,604.18	1,478,391.78	4,709,584.19	2,808,324.00	671,716.23	319,496.78	910,047.18	134,121,293.30	125,293,580.16	3,150,173.22	3,289,100.96	2,388,438.97
Dec	123,081,398.94	118,259,408.36	1,630,526.51	2,303,902.67	887,561.39	4,525,076.30	2,919,779.00	735,029.54	209,183.95	661,083.81	127,606,475.24	121,179,187.36	2,365,556.05	2,513,086.62	1,548,645.20
Total	1,560,222,748	1,481,020,848	26,961,192	34,858,955	17,381,753	47,701,536	31,986,304	5,596,448	3,420,485	6,698,299	1,607,924,284	1,513,007,152	32,557,639	38,279,440	24,080,053
2014															
Jan	130,243,986.60	121,498,605.70	2,346,080.05	2,145,562.04	4,253,738.81	5,319,039.18	3,186,745.00	831,888.48	346,507.14	953,898.56	135,563,025.78	124,685,350.70	3,177,968.53	2,492,069.18	5,207,637.37
Feb	105,594,622.10	93,316,256.07	1,731,890.51	2,091,918.21	8,454,557.30	3,177,909.41	2,208,184.00	367,741.98	148,784.04	453,199.39	108,772,531.51	95,524,440.07	2,099,632.50	2,240,702.25	8,907,756.69
Mar	104,102,608.37	92,013,184.26	4,653,384.37	3,200,411.61	4,235,628.13	3,050,135.85	2,033,258.00	441,747.67	112,840.50	462,289.69	107,152,744.22	94,046,442.26	5,095,132.04	3,313,252.11	4,697,917.82
Total	339,941,217	306,828,046	8,731,355	7,437,892	16,943,924	11,547,084	7,428,187	1,641,378	608,132	1,869,388	351,488,302	314,256,233	10,372,733	8,046,024	18,813,312

Sources: Commercial Banks and Non-Bank Dealers.

**FOREIGN EXCHANGE MARKET (CAMBIO)
MONTHLY SALES BY CURRENCY AND BY DEALERS
(Valued in US Dollars)**

Table 8.6(b)

Period	Commercial Banks					Non-Banks					Total				
	Total	US	£	CN	EURO	Total	US	£	CN	EURO	Total	US	£	CN	EURO
2013															
Jan	184,618,883.65	173,670,305.44	4,170,950.89	4,481,780.66	2,295,846.67	4,782,825.02	3,473,828.00	373,564.21	332,093.34	603,339.47	189,401,708.67	177,144,133.44	4,544,515.09	4,813,874.00	2,899,186.14
Feb	121,692,807.48	114,956,887.30	2,302,016.59	2,958,786.39	1,475,117.21	2,539,210.82	1,918,154.00	256,720.77	303,277.54	61,058.50	124,232,018.31	116,875,041.30	2,558,737.36	3,262,063.93	1,536,175.71
Mar	116,803,974.78	109,677,699.91	2,192,891.39	2,646,695.72	2,286,687.76	3,453,085.37	2,730,112.00	181,733.71	242,289.33	298,950.33	120,257,060.15	112,407,811.91	2,374,625.10	2,888,985.05	2,585,638.09
Apr	116,097,006.33	108,584,370.34	2,076,530.13	4,540,602.46	895,503.40	3,421,733.48	2,131,310.00	442,404.30	436,294.39	411,724.79	119,518,739.81	110,715,680.34	2,518,934.43	4,976,896.85	1,307,228.19
May	116,329,837.70	112,461,394.12	1,211,552.30	1,719,125.58	937,765.70	2,964,761.39	1,996,814.00	361,640.42	323,956.89	282,350.08	119,294,599.10	114,458,208.12	1,573,192.72	2,043,082.47	1,220,115.78
Jun	150,127,527.84	144,195,348.37	3,180,841.59	1,678,139.23	1,073,198.66	5,580,302.70	4,489,619.00	306,649.01	271,071.58	512,963.11	155,707,830.54	148,684,967.37	3,487,490.59	1,949,210.81	1,586,161.77
Jul	118,784,678.60	112,032,126.07	1,522,364.60	3,291,580.94	1,938,606.98	2,743,197.54	1,999,060.00	298,558.07	103,915.30	341,664.17	121,527,876.14	114,031,186.07	1,820,922.67	3,395,496.25	2,280,271.15
Aug	133,806,204.58	127,040,800.64	1,580,488.73	3,202,185.34	1,982,729.87	4,794,102.42	2,980,267.00	700,532.82	268,882.18	844,420.42	138,600,307.00	130,021,067.64	2,281,021.55	3,471,067.52	2,827,150.29
Sep	116,837,703.35	111,356,754.27	1,406,975.51	2,360,776.47	1,713,197.10	3,118,187.75	1,887,175.00	566,022.81	207,889.54	457,100.40	119,955,891.10	113,243,929.27	1,972,998.32	2,568,666.01	2,170,297.50
Oct	114,134,293.24	106,743,249.33	3,428,274.73	2,940,232.02	1,022,537.16	3,791,719.95	2,451,011.00	531,835.14	298,243.26	510,630.54	117,926,013.19	109,194,260.33	3,960,109.87	3,238,475.28	1,533,167.70
Nov	139,638,570.51	131,650,555.34	3,620,779.22	2,895,958.58	1,471,277.37	5,233,811.07	2,805,030.00	559,827.14	353,846.29	1,515,107.64	144,872,381.58	134,455,585.34	4,180,606.35	3,249,804.88	2,986,385.01
Dec	115,698,838.86	111,705,076.63	1,258,293.32	1,854,152.28	881,316.63	4,572,093.55	2,936,292.00	861,389.13	183,377.86	591,034.57	120,270,932.42	114,641,368.63	2,119,682.45	2,037,530.13	1,472,351.20
Total	1,544,570,327	1,464,074,568	27,951,959	34,570,016	17,973,785	46,995,031	31,798,672	5,440,878	3,325,138	6,430,344	1,591,565,358	1,495,873,240	33,392,837	37,895,153	24,404,129
2014															
Jan	135,371,555.56	125,972,967.43	2,627,374.50	2,530,101.27	4,241,112.36	5,284,531.20	3,043,822.00	866,298.80	340,363.28	1,034,047.11	140,656,086.76	129,016,789.43	3,493,673.30	2,870,464.55	5,275,159.47
Feb	104,759,805.88	91,879,422.53	1,825,914.07	2,742,318.78	8,312,150.50	3,432,102.85	2,410,352.00	473,949.61	202,150.93	345,650.32	108,191,908.74	94,289,774.53	2,299,863.68	2,944,469.71	8,657,800.82
Mar	99,799,538.71	90,613,154.26	1,556,404.35	3,153,324.01	4,476,656.09	3,049,268.63	2,064,323.00	403,586.27	115,078.17	466,281.20	102,848,807.34	92,677,477.26	1,959,990.61	3,268,402.17	4,942,937.29
Total	339,930,900	308,465,544	6,009,693	8,425,744	17,029,919	11,765,903	7,518,497	1,743,835	657,592	1,845,979	351,696,803	315,984,041	7,753,528	9,083,336	18,875,898

Sources: Commercial Banks and Non-bank Dealers.

BALANCE OF PAYMENTS
(US\$ Million)

Table 8.7

Item	2013 ** Jan-Mar	2014 Jan-Mar
CURRENT ACCOUNT	(185.8)	(119.6)
Merchandise Trade	(176.9)	(155.4)
Exports f.o.b.	274.0	246.3
Imports c.i.f.	(450.9)	(401.7)
Net Services	(94.3)	(45.2)
Non Factor Services (net)	(90.1)	(41.3)
Factor Services (net)	(4.2)	(3.8)
Unrequited Transfers	85.4	81.0
CAPITAL ACCOUNT	143.8	66.1
Capital Transfer ^{1/}	0.9	0.3
Medium and Long Term Capital (net)	93.9	50.2
Non-Financial Public Sector (net)	(7.1)	(7.9)
Disbursements	40.4	36.1
Amortization	(12.9)	(13.8)
Private Sector (net)	101.0	58.1
Other ^{2/}	(34.7)	(30.3)
Short Term Capital (net) ^{3/}	49.0	15.5
ERRORS AND OMISSIONS	(10.9)	(16.8)
OVERALL BALANCE	(52.8)	(70.3)
FINANCING	52.8	70.3
Change in Net Foreign Assets of Bank of Guyana (-increase) ^{4/}	44.1	62.7
Change in Non-Financial Public Sector arrears	-	-
Change in Private Sector Commercial arrears	-	-
Exceptional Financing	8.7	7.6
Debt Relief	(0.5)	(0.6)
Debt stock Restructuring	0.7	(0.5)
Debt Forgiveness	8.5	8.7

Source: Bank of Guyana in collaboration with the Bureau of Statistics and Ministry of Finance.

^{1/} Includes US\$12.5m write-off of debt from Venezuela 2008.

^{2/} Includes MDRI debt relief.

^{3/} Includes changes in Foreign Assets of Commercial Banks.

^{4/} Includes valuation changes.

**CHANGES IN BANK OF GUYANA TRANSACTION EXCHANGE RATE
(G\$US\$)**

Table 9.1

Date			Rate	Date			Rate
05	Jun	13	205.75	11	Sep	13	205.25
06	Jun	13 - 07 Jun 13	206.00	12	Sep	13 - 13 Sep 13	205.50
10	Jun	13	206.50	16	Sep	13 - 17 Sep 13	205.50
11	Jun	13	206.25	18	Sep	13	205.00
12	Jun	13 - 13 Jun 13	206.00	19	Sep	13 - 20 Sep 13	205.50
14	Jun	13	207.00	23	Sep	13 - 27 Sep 13	205.50
17	Jun	13	206.00	30	Sep	13	205.50
18	Jun	13	205.50	01	Oct	13 - 04 Oct 13	205.50
19	Jun	13	207.00	07	Oct	13 - 11 Oct 13	205.50
20	Jun	13	206.25	14	Oct	13 - 15 Oct 13	205.50
21	Jun	13	206.50	17	Oct	13 - 18 Oct 13	205.50
24	Jun	13	205.50	21	Oct	13 - 25 Oct 13	205.50
25	Jun	13	206.25	28	Oct	13 - 31 Oct 13	205.50
26	Jun	13	206.00	01	Nov	13	205.50
27	Jun	13	205.75	05	Nov	13 - 08 Nov 13	206.00
28	Jun	13	206.00	11	Nov	13 - 15 Nov 13	206.00
02	Jul	13	206.25	18	Nov	13 - 22 Nov 13	206.00
03	Jul	13	206.50	25	Nov	13 - 29 Nov 13	206.00
04	Jul	13	207.00	02	Dec	13 - 06 Dec 13	206.00
05	Jul	13	206.00	09	Dec	13 - 13 Dec 13	206.00
08	Jul	13	206.50	16	Dec	13 - 19 Dec 13	206.00
10	Jul	13 - 11 Jul 13	203.75	20	Dec	13	206.25
12	Jul	13	205.50	23	Dec	13 - 24 Dec 13	206.25
15	Jul	13 - 17 Jul 13	205.00	27	Dec	13	206.25
18	Jul	13	205.50	30	Dec	13 - 31 Dec 13	206.25
19	Jul	13	205.00	02	Jan	14 - 03 Jan 14	206.25
22	Jul	13	206.00	06	Jan	14 - 09 Jan 14	206.25
23	Jul	13	205.75	10	Jan	14	206.00
24	Jul	13 - 26 Jul 13	205.00	13	Jan	14	206.25
29	Jul	13 - 31 Jul 13	205.00	15	Jan	14 - 17 Jan 14	206.50
02	Aug	13	205.00	20	Jan	14	206.00
05	Aug	13 - 07 Aug 13	205.00	21	Jan	14 - 22 Jan 14	206.50
08	Aug	13	204.50	23	Jan	14	206.00
09	Aug	13	205.00	24	Jan	14	206.50
12	Aug	13 - 14 Aug 13	205.00	27	Jan	14 - 31 Jan 14	206.50
19	Jul	13	205.00	03	Feb	14 - 07 Feb 14	206.50
22	Jul	13	206.00	10	Feb	14 - 14 Feb 14	206.50
23	Jul	13	205.75	17	Feb	14 - 18 Feb 14	206.50
24	Jul	13 - 26 Jul 13	205.00	19	Feb	14	206.00
29	Jul	13 - 31 Jul 13	205.00	20	Feb	14 - 21 Feb 14	206.50
02	Aug	13	205.00	25	Feb	14	206.50
05	Aug	13 - 07 Aug 13	205.00	26	Feb	14	206.00
08	Aug	13	204.50	27	Feb	14	206.50
09	Aug	13	205.00	28	Feb	14	206.50
12	Aug	13 - 14 Aug 13	205.00	03	Mar	14	206.00
15	Aug	13	204.75	04	Mar	14 - 07 Mar 14	206.50
16	Aug	13	205.00	10	Mar	14 - 11 Mar 14	206.50
19	Aug	13 - 21 Aug 13	205.00	12	Mar	14 - 13 Mar 14	206.00
22	Aug	13 - 23 Aug 13	205.50	14	Mar	14	206.50
26	Aug	13 - 30 Aug 13	205.50	18	Mar	14 - 19 Mar 14	206.00
02	Sep	13	205.00	20	Mar	14	206.50
03	Sep	13 - 06 Sep 13	205.50	21	Mar	14	206.00
09	Sep	13	205.00	24	Mar	14 - 28 Mar 14	206.50
10	Sep	13	205.50	31	Mar	14	206.50

Note: Effective from October 1, 1991 the official exchange rate fluctuates either daily or periodically and is the weighted average of the Telegraphic Transfer Rates of the three (3) largest Commercial Banks.

EXCHANGE RATES OF CARICOM COUNTRIES
(National Currency Per US\$)

Table 9.2(a)

Period Ended	Bahamas	Barbados	Belize	E.C.	Jamaica	Trinidad
2004	1.0000	2.0000	2.0000	2.7000	61.7284	6.2540
2005	1.0000	2.0000	2.0000	2.7000	64.5342	6.2322
2006	1.0000	2.0000	2.0000	2.7000	66.8620	6.2686
2007	1.0000	2.0000	2.0000	2.7000	67.4402	6.2500
2008	1.0000	2.0000	2.0000	2.7000	75.9780	6.2744
2009	1.0000	2.0000	2.0000	2.7000	89.6312	6.3354
2010	1.0000	2.0000	2.0000	2.7000	85.6874	6.3473
2011	1.0000	2.0000	2.0000	2.7000	86.5696	6.3826
2012	1.0000	2.0000	2.0000	2.7000	92.2033	6.3960
2008						
Mar	1.0000	2.0000	2.0000	2.7000	70.9914	6.3086
Jun	1.0000	2.0000	2.0000	2.7000	71.0809	6.1367
Sep	1.0000	2.0000	2.0000	2.7000	72.3770	6.2285
Dec	1.0000	2.0000	2.0000	2.7000	75.9780	6.2744
2009						
Mar	1.0000	2.0000	2.0000	2.7000	88.4931	6.2675
Jun	1.0000	2.0000	2.0000	2.7000	88.8796	6.2675
Sep	1.0000	2.0000	2.0000	2.7000	88.0058	6.2793
Dec	1.0000	2.0000	2.0000	2.7000	89.6312	6.3354
2010						
Mar	1.0000	2.0000	2.0000	2.7000	89.5081	6.3247
Jun	1.0000	2.0000	2.0000	2.7000	86.3344	6.3182
Sep	1.0000	2.0000	2.0000	2.7000	85.6517	6.3175
Dec	1.0000	2.0000	2.0000	2.7000	85.6874	6.3473
2011						
Mar	1.0000	2.0000	2.0000	2.7000	85.6602	6.3699
Jun	1.0000	2.0000	2.0000	2.7000	85.6638	6.3843
Sep	1.0000	2.0000	2.0000	2.7000	86.0303	6.3691
Dec	1.0000	2.0000	2.0000	2.7000	86.5696	6.3826
2012						
Mar	1.0000	2.0000	2.0000	2.7000	87.0535	6.3810
Jun	1.0000	2.0000	2.0000	2.7000	88.2365	6.3715
Sep	1.0000	2.0000	2.0000	2.7000	89.6528	6.3767
Dec	1.0000	2.0000	2.0000	2.7000	92.2033	6.3960
2013						
Jan	1.0000	2.0000	2.0000	2.7000	93.0229	6.3697
Feb	1.0000	2.0000	2.0000	2.7000	95.0544	6.3682
Mar	1.0000	2.0000	2.0000	2.7000	97.1919	6.3826
Apr	1.0000	2.0000	2.0000	2.7000	99.1771	6.3765
May	1.0000	2.0000	2.0000	2.7000	98.7959	6.3848
Jun	1.0000	2.0000	2.0000	2.7000	100.2972	6.3868
Jul	1.0000	2.0000	2.0000	2.7000	101.3915	6.3770
Aug	1.0000	2.0000	2.0000	2.7000	101.6061	6.3940
Sep	1.0000	2.0000	2.0000	2.7000	102.2198	6.4076
Oct	1.0000	2.0000	2.0000	2.7000	104.2549	6.4029
Nov	1.0000	2.0000	2.0000	2.7000	105.2304	6.4032
Dec	1.0000	2.0000	2.0000	2.7000	105.8162	6.4001
2014						
Jan	1.0000	2.0000	2.0000	2.7000	106.5196	6.3925
Feb	1.0000	2.0000	2.0000	2.7000	107.5848	6.3885
Mar	1.0000	2.0000	2.0000	2.7000	108.8062	6.4054

Sources: International Monetary Fund & Bank of Guyana

EXCHANGE RATE
(G\$/US\$)

Table 9.2(b)

Guyana		
Year	Period Ended	Period Average
2004	199.75	198.32
2005	200.25	199.88
2006	201.00	200.19
2007	203.50	202.48
2008	205.25	203.63
2009	203.25	204.09
2010	203.50	203.64
2011	203.75	204.02
2012	204.50	204.36
2008		
Mar	204.25	203.50
Jun	204.00	203.82
Sep	204.00	203.90
Dec	205.25	203.84
2009		
Mar	204.50	204.08
Jun	204.50	203.95
Sep	204.25	204.18
Dec	203.25	203.49
2010		
Mar	203.00	203.84
Jun	203.75	203.78
Sep	203.50	203.66
Dec	203.50	202.58
2011		
Mar	204.00	204.02
Jun	204.00	204.16
Sep	204.00	204.03
Dec	203.75	204.13
2012		
Mar	204.00	204.24
Jun	204.25	204.31
Sep	204.50	204.48
Dec	204.50	204.53
2013		
Jan	204.75	204.60
Feb	204.75	204.65
Mar	204.50	204.91
Apr	205.00	205.09
May	205.75	205.80
Jun	206.00	206.06
Jul	205.00	205.41
Aug	205.50	205.13
Sep	205.50	205.42
Oct	205.50	205.50
Nov	206.00	205.98
Dec	206.25	206.08
2014		
Jan	206.50	206.35
Feb	206.00	206.42
Mar	206.50	206.33

EXCHANGE CROSS RATES OF CARICOM COUNTRIES

Table 9.3

EXCHANGE CROSS RATES (March 31, 2012)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	204.000	86.769	6.370
Barbados \$	0.500	1.000	1.000	1.350	102.000	43.384	3.185
Belize \$	0.500	1.000	1.000	1.350	102.000	43.384	3.185
E.C. \$	0.370	0.741	0.741	1.000	75.556	32.136	2.359
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.425	0.031
Jamaica \$	0.012	0.023	0.023	0.031	2.351	1.000	0.073
Trinidad \$	0.157	0.314	0.314	0.424	32.024	13.621	1.000

EXCHANGE CROSS RATES (March 31, 2013)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	204.000	95.090	6.374
Barbados \$	0.500	1.000	1.000	1.350	102.000	47.545	3.187
Belize \$	0.500	1.000	1.000	1.350	102.000	47.545	3.187
E.C. \$	0.370	0.741	0.741	1.000	75.556	35.218	2.361
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.466	0.031
Jamaica \$	0.011	0.021	0.021	0.028	2.145	1.000	0.067
Trinidad \$	0.157	0.314	0.314	0.424	32.008	14.920	1.000

EXCHANGE CROSS RATES (March 31, 2014)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	206.500	107.637	6.396
Barbados \$	0.500	1.000	1.000	1.350	103.250	53.818	3.198
Belize \$	0.500	1.000	1.000	1.350	103.250	53.818	3.198
E.C. \$	0.370	0.741	0.741	1.000	76.481	39.866	2.369
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.521	0.031
Jamaica \$	0.009	0.019	0.019	0.025	1.918	1.000	0.059
Trinidad \$	0.156	0.313	0.313	0.422	32.288	16.830	1.000

Note: Table derived from Table 9.2

SELECTED EXCHANGE RATES AGAINST THE U.S. DOLLAR
(End of Period)

Table 9.4

Countries	1990	1991	1992	1993	1994	1995	1996	1997	1998
U.K. (Pound Sterling)	0.5187	0.5346	0.6614	0.6751	0.6400	0.6452	0.5889	0.6047	0.6010
FRANCE (Franc)	5.1290	5.1800	5.5065	5.8955	5.3460	4.9000	5.2370	5.9881	5.5860
NETHERLANDS (Guilders)	1.6900	1.7104	1.8141	1.9409	1.7351	1.6044	1.7436	2.0172	1.8770
GERMANY (Mark)	1.4940	1.5160	1.6140	1.7263	1.5488	1.4335	1.5548	1.7921	1.6660
JAPAN (Yen)	134.40	125.20	124.75	111.85	99.74	102.83	116.00	129.95	112.80
CANADA (C\$)	1.1603	1.1556	1.2711	1.3240	1.4028	1.3652	1.3696	1.4291	1.5360
AUSTRIA (Schilling)	10.677	10.689	11.354	12.143	11.095	10.088	10.954	12.633	11.747
BELGIUM (Franc)	30.983	31.270	33.180	36.110	31.838	29.415	32.005	36.920	34.350
ITALY (Lira)	1130.2	1151.1	1470.9	1704.0	1629.7	1584.7	1530.6	1759.2	1649.0
SWITZERLAND (Franc)	1.2955	1.3555	1.4560	1.4795	1.3115	1.1505	1.3464	1.4553	1.3740
SWEDEN (Krona)	5.6980	5.5295	7.0430	8.3035	7.4615	6.6582	6.8710	7.8770	8.1060
NORWAY (Krone)	5.9075	5.9730	6.9245	7.5180	6.7620	6.3190	6.4425	7.3157	7.6190

Source: International Financial Statistics

**FIXED EXCHANGE RATES OF EU-MEMBER
COUNTRIES AGAINST THE EURO**

Table 9.4(a)

Countries	
AUSTRIA (Austrian schilling)	13.7603
BELGIUM (Belgian franc)	40.3399
FINLAND (Finnish markka)	5.9457
FRANCE (French franc)	6.5596
GERMANY (Deutsche mark)	1.9558
IRELAND (Irish pound)	0.78756
ITALY (Italian lira)	1936.27
LUXEMBOURG (Luxembourg franc)	40.3399
NETHERLANDS (Netherlands guilder)	2.2037
PORTUGAL (Portuguese escudo)	200.48
SPAIN (Spanish peseta)	166.39

Source: Bank of Guyana

Note: On the 1st of January 1999, 11 European countries (Austria, Belgium, Finland, France, Germany, Ireland, Italy, Luxembourg, Netherlands, Portugal and Spain) adopted the Euro. The rates at which their currencies were fixed against the Euro are listed in Table 9.4(a).

SELECTED EXCHANGE RATES AGAINST THE U.S. DOLLAR
(End of Period)

Table 9.5

Countries	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012				2013								2014						
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
CANADA (Canadian dollar)	1.2924	1.2036	1.1645	1.1653	0.9881	1.2246	1.0466	1.0009	1.0213	0.9966	1.0223	0.9832	0.9933	0.9990	1.0285	1.0174	1.0073	1.0335	1.0520	1.0289	1.0536	1.0285	1.0433	1.0614	1.0632	1.1128	1.1074	1.1047
EURO	0.7918	0.7342	0.8477	0.7593	0.6793	0.7186	0.6942	0.7484	0.7729	0.7487	0.7943	0.7779	0.7585	0.7362	0.7644	0.7799	0.7594	0.7704	0.7687	0.7529	0.7562	0.7387	0.7356	0.7357	0.7259	0.7406	0.7243	0.7260
JAPAN (Japanese yen)	107.1000	104.1200	117.9700	118.9500	114.0000	90.7500	92.0600	81.4500	77.4403	82.0305	79.5314	77.9850	86.5821	91.2754	92.3667	94.2150	97.5248	100.8717	99.1850	98.3734	98.1800	98.2924	98.1451	102.4400	105.2757	102.2598	102.0938	103.0260
SWEDEN (Swedish krona)	7.1947	6.6146	7.9584	6.8644	6.4136	7.8106	7.1165	10.3331	6.8877	6.6229	6.9681	6.5661	6.5108	6.3551	6.4514	6.5242	6.4828	6.6236	6.6976	6.5343	6.6184	6.4080	6.4633	6.5472	6.4290	6.5444	6.4114	6.4817
UNITED KINGDOM (Pound sterling)	0.5603	0.5178	0.5808	0.5094	0.4992	0.6723	0.6175	0.9837	0.6456	0.6244	0.6408	0.6187	0.6150	0.6307	0.6584	0.6577	0.6435	0.6587	0.6575	0.6589	0.6452	0.6180	0.6230	0.6108	0.6034	0.6079	0.5971	0.5996

Source: International Monetary Fund

COMMODITY PRICES

Table 9.5(a)

Commodity (Units)	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012				2013								2014						
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
GOLD (US\$/fine ounce)	407.00	442.10	510.10	629.80	803.20	816.10	1,134.72	1,390.55	1,641.84	1,673.77	1,598.76	1,744.81	1,684.76	1,671.85	1,627.57	1,593.09	1,487.86	1,414.03	1,343.35	1,285.52	1,351.74	1,348.60	1,316.58	1,275.86	1,224.45	1,244.27	1,299.58	1,336.08
ALUMINIUM (US \$/MT)	1,557.80	1,852.90	2,250.90	2,823.70	2,382.80	1,504.40	2,181.30	2,356.70	2,024.38	2,184.16	1,885.51	2,064.12	2,086.76	2,037.61	2,053.60	1,911.28	1,861.02	1,832.57	1,814.54	1,769.61	1,816.24	1,761.30	1,814.58	1,747.96	1,739.81	1,727.41	1,695.17	1,705.37
Sugar (US cents/pound)	29.01	31.98	29.32	32.57	33.60	24.70	26.85	25.97	25.95	26.30	25.88	26.80	26.84	26.55	25.74	25.06	25.45	25.45	25.74	25.26	25.76	26.39	26.77	26.74	27.23	27.39	27.50	27.64
EEC Import Price	29.01	31.98	29.32	32.57	33.60	24.70	26.85	25.97	25.95	26.30	25.88	26.80	26.84	26.55	25.74	25.06	25.45	25.45	25.74	25.26	25.76	26.39	26.77	26.74	27.23	27.39	27.50	27.64
US import price	20.40	20.55	21.74	19.59	20.20	20.00	31.53	38.42	36.56	33.48	28.89	25.76	22.56	22.59	21.85	21.54	20.73	20.31	19.56	20.46	21.36	21.58	22.19	21.61	20.55	21.58	22.60	23.01
International sugar agreement price	6.34	8.80	13.93	11.70	10.90	11.30	24.90	31.08	23.42	23.79	20.10	20.21	19.20	18.85	18.21	18.33	17.66	17.43	16.92	17.10	17.24	17.62	18.81	17.74	16.41	15.71	16.89	17.87
OIL (US\$/bbl.)	29.88	39.65	56.75	62.31	91.50	41.60	74.67	91.80	107.97	124.83	95.59	113.38	109.64	112.93	116.46	109.24	102.88	103.03	103.11	107.72	110.96	111.62	109.48	108.08	110.63	107.57	108.81	107.41
U.K. Brent	29.88	39.65	56.75	62.31	91.50	41.60	74.67	91.80	107.97	124.83	95.59	113.38	109.64	112.93	116.46	109.24	102.88	103.03	103.11	107.72	110.96	111.62	109.48	108.08	110.63	107.57	108.81	107.41
Rice (US\$/metric ton)	197.00	278.43	277.27	309.29	378.00	580.80	606.00	536.78	580.91	577.05	606.14	590.50	565.52	573.39	574.07	565.31	553.73	552.09	546.25	538.26	503.82	470.00	453.26	448.81	447.55	441.04	447.00	434.14
Thailand (Bangkok)	197.00	278.43	277.27	309.29	378.00	580.80	606.00	536.78	580.91	577.05	606.14	590.50	565.52	573.39	574.07	565.31	553.73	552.09	546.25	538.26	503.82	470.00	453.26	448.81	447.55	441.04	447.00	434.14
Timber (US\$/cubic metre)	196.40	191.88	210.52	268.46	275.30	326.60	264.80	306.54	387.90	357.10	362.31	351.70	354.80	334.12	319.69	313.78	304.53	294.78	306.01	298.76	304.39	300.12	304.31	297.36	287.35	286.60	291.84	290.92
Hardwood logs (Malaysia, Sarawak)	196.40	191.88	210.52	268.46	275.30	326.60	264.80	306.54	387.90	357.10	362.31	351.70	354.80	334.12	319.69	313.78	304.53	294.78	306.01	298.76	304.39	300.12	304.31	297.36	287.35	286.60	291.84	290.92
Coconut oil (US \$/MT)	583.04	656.00	548.98	732.14	1,146.60	739.10	760.87	1,711.96	1,439.00	1,338.00	1,056.00	969.00	785.00	829.00	861.00	821.00	793.00	826.00	896.00	861.00	891.00	985.00	985.00	1,303.75	1,269.00	1,270.00	1,365.00	1,394.00
Philippines (New York)	583.04	656.00	548.98	732.14	1,146.60	739.10	760.87	1,711.96	1,439.00	1,338.00	1,056.00	969.00	785.00	829.00	861.00	821.00	793.00	826.00	896.00	861.00	891.00	985.00	985.00	1,303.75	1,269.00	1,270.00	1,365.00	1,394.00

Source: International Monetary Fund

MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 9.6

Month	Buying Rate											
	2012				2013				2014			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	190.11	202.52	304.55	254.89	194.94	202.48	316.01	259.79	187.40	204.22	324.37	271.15
Feb	193.64	202.61	311.98	259.21	193.76	201.60	308.72	263.57	182.64	204.99	328.86	270.00
Mar	194.63	202.65	313.01	260.51	192.26	201.37	301.77	258.23	181.87	205.56	328.68	273.73
Apr	194.37	202.35	314.47	261.45	191.00	201.03	303.19	255.70				
May	195.05	202.48	315.66	257.63	192.89	201.28	305.33	257.40				
Jun	193.34	202.79	310.53	250.38	191.57	202.23	307.33	259.65				
Jul	193.02	203.00	309.40	247.33	190.16	202.97	302.14	259.47				
Aug	193.35	202.47	309.94	244.24	190.60	202.69	304.17	262.70				
Sep	196.93	202.08	315.37	252.18	190.68	202.22	309.71	262.09				
Oct	197.43	202.17	316.93	254.69	191.47	202.45	315.04	264.39				
Nov	197.12	202.45	315.56	254.68	191.00	202.74	315.69	265.63				
Dec	195.74	202.56	313.66	255.60	190.90	203.69	323.31	267.73				

Month	Selling Rate											
	2012				2013				2014			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	194.19	205.53	318.76	264.55	205.09	205.55	328.20	269.27	197.56	208.37	337.81	280.80
Feb	200.99	205.66	321.98	269.02	202.25	205.22	322.60	272.86	194.61	208.75	342.55	281.74
Mar	203.32	205.82	320.26	271.61	201.22	204.98	313.15	270.71	192.91	208.18	342.38	280.68
Apr	202.06	205.68	324.06	270.89	200.38	204.82	314.21	265.41				
May	203.49	205.50	327.25	270.36	203.15	205.43	319.03	269.72				
Jun	201.24	205.73	320.70	260.62	202.05	205.98	312.73	269.71				
Jul	201.91	205.89	320.84	259.44	200.01	206.61	319.56	269.50				
Aug	202.45	205.36	322.58	257.08	199.88	206.28	320.81	272.07				
Sep	205.08	205.24	326.28	263.10	200.26	206.07	323.64	272.30				
Oct	206.37	205.01	328.50	264.43	200.79	206.33	329.00	275.84				
Nov	205.44	205.34	326.47	263.98	200.52	206.88	329.16	277.54				
Dec	204.25	205.58	327.31	266.40	199.72	207.94	335.46	280.34				

Month	Mid Rate											
	2012				2013				2014			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	192.15	204.02	311.66	259.72	200.02	204.01	322.11	264.53	192.48	206.29	331.09	275.97
Feb	197.31	204.14	316.98	264.12	198.01	203.41	315.66	268.22	188.62	206.87	335.70	275.87
Mar	198.97	204.24	316.64	266.06	196.74	203.17	307.46	264.47	187.39	206.87	335.53	277.20
Apr	198.22	204.01	319.26	266.17	195.69	202.93	308.70	260.55				
May	199.27	203.99	321.45	264.00	198.02	203.36	312.18	263.56				
Jun	197.29	204.26	315.61	255.50	196.81	204.10	310.03	264.68				
Jul	197.46	204.45	315.12	253.39	195.08	204.79	310.85	264.48				
Aug	197.90	203.91	316.26	250.66	195.24	204.48	312.49	267.39				
Sep	201.01	203.66	320.83	257.64	195.47	204.14	316.67	267.19				
Oct	201.90	203.59	322.71	259.56	196.13	204.39	322.02	270.11				
Nov	201.28	203.90	321.01	259.33	195.76	204.81	322.43	271.58				
Dec	200.00	204.07	320.49	261.00	195.31	205.81	329.38	274.04				

GROSS DOMESTIC PRODUCT, INCOME AND EXPENDITURE (AT CURRENT BASIC PRICES)
(G\$ Million)

Table 10.1

Item	2006	2007	2008	2009	2010	2011	2012	2013
PRODUCT								
Sugar	19,389	21,385	16,127	19,788	11,657	19,668	24,578	22,060
Rice	11,066	12,411	32,030	21,803	24,447	30,135	31,913	38,226
Other Crops	13,162	13,505	14,231	14,553	15,727	12,840	12,963	13,618
Livestock	7,181	7,800	9,717	10,059	10,614	11,963	14,634	17,044
Fishing	9,349	7,749	8,073	7,344	7,573	9,884	11,794	11,528
Forestry	10,958	11,784	11,905	12,653	14,308	13,725	13,829	15,327
Mining and Quarrying	28,066	39,631	49,543	50,993	64,046	87,920	109,027	96,922
Manufacturing	11,842	13,748	15,139	15,459	16,238	17,302	18,271	19,915
Electricity & Water	4,724	6,643	7,354	8,287	10,620	6,021	6,437	11,316
Construction	25,976	31,597	35,043	36,344	41,605	43,996	39,764	48,037
Wholesale and Retail Trade	32,003	39,298	42,591	50,517	59,487	72,894	80,477	77,090
Transportation and Storage	19,715	20,819	19,062	21,268	25,228	27,451	32,199	37,456
Information and Communication	14,054	17,461	18,661	19,049	21,548	21,747	22,400	23,968
Financial and Insurance Activities	9,475	11,726	14,887	14,763	16,609	18,827	21,551	25,986
Public Administration	25,334	27,829	32,181	32,929	34,843	39,274	43,201	47,592
Education	11,851	12,852	13,909	15,017	16,819	16,036	17,054	18,847
Health and Social Services	3,802	4,374	4,693	5,537	6,446	7,360	7,790	8,829
Real Estate Activities	3,340	3,697	3,967	4,260	4,486	4,592	5,123	5,632
Other Service Activities	8,933	10,767	11,618	12,026	14,191	16,567	18,273	19,866
Less Adjustment for FISIM	(7,340)	(9,286)	(11,257)	(13,101)	(15,568)	(18,094)	(19,942)	(21,833)
Gross Domestic Product at Current Basic Prices	262,880	305,789	349,475	359,549	400,922	460,108	511,337	537,428
Taxes on Products net of subsidies	29,084	46,362	42,031	53,565	59,150	65,563	71,319	76,702
Gross Domestic Product at Purchaser Prices	291,964	352,151	391,505	413,114	460,072	525,672	582,657	614,130
Net Factor Income Paid Abroad	8,792	7,228	2,985	3,417	(2,601)	1,895	247	(5,874)
Gross National Product at Purchaser Prices	283,172	344,923	388,520	409,696	462,673	523,776	582,410	620,004
EXPENDITURE								
Total Domestic Final Expenditure	364,262	451,547	519,724	517,000	588,254	683,770	748,709	780,228
Public Investment ¹	41,806	42,349	41,826	52,996	60,578	61,341	67,529	56,731
Private Fixed Investment ²	41,012	44,513	51,920	57,060	56,261	64,194	77,675	57,479
Public Consumption	44,284	53,381	60,438	66,811	69,533	81,206	76,872	87,236
Private Consumption	237,160	311,304	365,540	340,133	401,883	477,028	526,634	578,782

Source: Bureau of Statistics.

Note: FISIM - Financial Intermediation Services indirectly measured.

¹ Includes Investment of Public Enterprises.

² Includes Stock Changes.

GROSS DOMESTIC PRODUCT (AT 2006 PRICES)
(G\$ Million)

Table 10.2

Item	2006	2007	2008	2009	2010	2011	2012	2013
GDP AT BASIC PRICES	262,880	281,335	286,896	296,417	309,373	326,194	341,905	359,758
AGRICULTURE, FORESTRY AND FISHING	62,779	63,131	61,280	62,060	63,514	65,199	67,579	69,151
Sugar	15,317	15,730	13,358	13,794	13,037	13,960	12,872	11,024
Rice	6,811	6,613	7,311	7,974	8,009	8,891	9,337	11,845
Other Crops	13,162	13,545	14,313	14,508	14,871	15,716	16,549	17,245
Livestock	7,181	7,263	7,887	8,134	8,160	8,632	9,878	10,305
Fishing	9,349	9,649	9,483	8,488	9,199	8,711	10,058	9,401
Forestry	10,958	10,331	8,927	9,161	10,238	9,289	8,886	9,330
MINING AND QUARRYING	28,066	32,196	32,166	31,233	29,532	35,202	40,411	43,656
Bauxite	5,172	7,724	7,422	5,009	4,529	6,252	7,036	6,261
Gold	13,859	16,037	17,593	20,177	20,757	24,435	29,520	32,376
Other	9,035	8,435	7,151	6,047	4,246	4,516	3,855	5,018
MANUFACTURING	20,169	20,784	19,863	20,714	20,770	22,185	22,717	24,524
Sugar	4,072	4,182	3,551	3,667	3,465	3,711	3,422	2,931
Rice	4,255	4,132	4,567	4,986	5,003	5,570	5,849	7,420
Other Manufacturing	11,842	12,471	11,745	12,061	12,302	12,905	13,447	14,173
SERVICES	159,207	172,702	181,608	189,864	203,725	213,142	222,584	234,722
Electricity and Water	4,724	4,751	5,203	5,390	5,446	5,560	5,878	6,208
Construction	25,976	27,882	28,508	28,649	31,703	32,579	28,983	35,520
Wholesale and Retail Trade	32,003	34,780	36,334	39,886	44,233	46,241	49,352	48,930
Transportation and Storage	19,715	21,032	22,353	22,148	23,673	27,042	32,143	33,422
Information and Communication	14,054	18,242	19,932	20,668	22,115	22,447	23,389	24,769
Financial and Insurance Activities	9,475	9,352	10,243	11,340	12,799	14,041	15,981	17,764
Public Administration	25,334	25,792	25,619	25,619	25,619	25,772	26,133	26,787
Education	11,851	12,579	12,937	13,564	14,187	15,141	15,474	16,016
Health and Social Services	3,802	4,266	4,849	5,782	6,268	6,508	6,709	6,977
Real Estate Activities	3,340	3,474	3,578	3,650	3,723	3,782	3,953	4,176
Other Service Activities	8,933	10,553	12,052	13,169	13,959	14,029	14,590	14,153
Less Adjustment for FISIM	(7,340)	(7,479)	(8,022)	(7,454)	(8,168)	(9,535)	(11,386)	(12,294)

Sources: Bureau of Statistics and Bank of Guyana.

Note: FISIM - Financial Intermediation Services indirectly measured.

PRODUCTION OF MAJOR COMMODITIES

Table 10.3(a)

Period	Sugar (Tonnes)	Rice (Tonnes)	Bauxite (Tonnes)					Raw Gold (Troy Ounces)			Diamonds (M/Carats)	
			Total	R.A.S.C.	A.A.C./ A.C.G.	C.G.B.	M.A.Z.	Other ¹	Total	Local & Lic. Dealers		OMAI
2004	325,317	325,593	1,478,897	131,525	-	114,193	1,233,179	-	368,506	115,936	252,570	454,940
2005	246,208	273,238	1,694,126	212,720	-	176,032	1,287,090	18,284	267,666	162,527	105,139	356,948
2006	259,588	307,036	1,478,670	149,370	-	174,506	1,147,667	7,127	182,216	182,216	-	340,544
2007	266,483	298,125	2,242,928	218,187	-	226,203	1,775,768	22,770	238,298	238,298	-	268,945
2008	226,267	329,573	2,092,237	231,937	-	309,342	1,453,500	97,458	261,425	261,425	-	168,926
2009												
1st Qtr	51,450	44,153	403,925	55,107	-	39,706	294,145	14,967	57,551	57,551	-	47,059
2nd Qtr	31,907	116,715	390,203	36,593	-	62,406	285,328	5,876	73,999	73,999	-	40,287
3rd Qtr	87,065	22,541	385,750	9,681	-	92,642	283,427	-	90,102	90,102	-	30,035
4th Qtr	63,314	176,380	305,057	27,815	-	25,690	251,552	-	78,171	78,171	-	26,601
2010												
1st Qtr	71,745	48,882	293,136	33,337	-	45,322	214,477	-	63,934	63,934	-	23,687
2nd Qtr	10,119	119,385	295,233	43,622	-	33,378	212,130	6,103	78,278	78,278	-	11,688
3rd Qtr	65,444	68,804	260,971	59,309	-	56,637	141,391	3,634	78,823	78,823	-	7,856
4th Qtr	73,554	123,925	233,172	48,795	-	52,599	131,778	-	87,403	87,403	-	6,689
2011												
1st Qtr	52,272	38,454	267,499	43,063	-	10,324	207,556	6,556	74,913	74,913	-	12,426
2nd Qtr	54,599	169,060	548,008	36,962	-	22,082	378,401	110,563	88,560	88,560	-	11,194
3rd Qtr	71,478	41,727	457,190	54,521	-	68,881	330,059	3,729	92,881	92,881	-	16,729
4th Qtr	58,157	152,663	545,703	68,732	-	40,358	382,220	54,393	106,729	106,729	-	11,924
2012												
1st Qtr	40,288	51,052	605,566	57,518	-	33,178	369,012	145,858	80,484	80,484	-	9,635
2nd Qtr	30,859	159,343	668,858	43,491	-	33,265	443,493	148,609	104,445	104,445	-	6,514
3rd Qtr	67,960	61,973	444,965	33,469	-	45,577	339,107	26,812	128,558	128,558	-	9,397
4th Qtr	78,963	149,689	494,583	70,143	-	33,425	391,015	-	125,159	125,159	-	15,217
2013												
Jan	-	-	158,278	18,217	-	7,643	126,118	6,300	34,000	34,000	-	3,769
Feb	6,991	283	147,693	19,856	-	3,879	120,520	3,438	31,114	31,114	-	6,881
Mar	27,288	85,898	154,827	19,384	-	6,528	120,240	8,675	40,161	40,161	-	3,602
Apr	12,914	126,157	165,179	13,636	-	35,650	115,893	-	46,482	46,482	-	7,376
May	845	50,648	164,611	10,956	-	-	145,754	7,901	53,213	53,213	-	1,915
Jun	-	882	172,965	16,461	-	8,329	140,573	7,602	29,528	29,528	-	7,123
Jul	14,958	242	141,753	16,172	-	5,041	120,540	-	43,629	43,629	-	1,459
Aug	19,316	2,057	162,163	16,234	-	11,106	129,588	5,235	54,797	54,797	-	3,907
Sep	29,598	117,681	124,430	14,761	-	43,458	61,552	4,659	30,024	30,024	-	3,520
Oct	32,505	139,481	143,150	21,887	-	18,045	103,218	-	52,283	52,283	-	13,515
Nov	26,519	9,033	105,362	22,420	-	2,384	76,307	4,251	24,884	24,884	-	5,285
Dec	15,837	3,077	72,831	23,546	-	3,328	36,530	9,427	40,971	40,971	-	5,609
2014												
Jan	-	-	174,766	17,801	-	2,040	151,855	3,070	22,341	22,341	-	-
Feb	2,380	1,941	121,341	13,638	-	10,609	93,854	3,240	36,532	36,532	-	6,565
Mar	37,794	92,530	168,473	24,440	-	32,805	109,005	2,223	33,566	33,566	-	3,369

Source: Bureau of Statistics

PRODUCTION INDICATORS: AGRICULTURE

Table 10.3(b)

Period	Poultry (Tonnes)	Eggs (^{'000})	Forestry Product			Fishing		
			Logs ¹ (Cu. Mt)	Sawnwood (Cu. Mt)	Plywood (Cu. Mt)	Fish (Tonnes)	Prawns (Tonnes)	Shrimp (Tonnes)
2004	43,179	33,193	680,050	36,552	54,212	66,071	1,805	22,607
2005	22,699	24,124	321,315	33,178	37,120	30,295	1,020	17,369
2006	20,691	5,396	393,969	67,570	34,874	25,675	1,661	16,949
2007	25,112	9,840	330,374	74,363	34,445	27,397	655	35,847
2008	23,187	19,834	275,320	66,960	20,631	24,700	931	35,371
2009								
1st Qtr	6,287	6,347	52,329	13,618	-	3,905	254	4,046
2nd Qtr	7,576	4,456	62,690	19,068	6,654	6,905	287	6,284
3rd Qtr	6,297	3,887	71,386	18,874	5,442	6,412	54	2,496
4th Qtr	6,773	4,505	78,048	21,382	6,161	7,548	125	3,425
2010								
1st Qtr	5,632	3,527	61,302	13,410	4,431	4,535	350	5,258
2nd Qtr	5,598	2,421	77,199	16,839	5,965	7,039	340	7,328
3rd Qtr	5,653	2,748	68,221	18,634	3,845	6,876	112	4,195
4th Qtr	8,086	5,473	111,521	26,629	-	6,742	129	4,067
2011								
1st Qtr	7,198	6,452	35,614	9,358	-	4,438	168	5,760
2nd Qtr	5,041	6,829	54,742	19,151	3,658	6,331	107	6,514
3rd Qtr	5,656	5,379	63,125	26,363	4,840	6,140	38	2,841
4th Qtr	7,679	4,849	141,147	21,245	4,818	6,846	62	5,727
2012								
1st Qtr	6,623	5,630	26,602	11,850	3,033	5,060	187	8,350
2nd Qtr	6,706	5,086	46,545	19,125	3,254	7,607	196	7,560
3rd Qtr	8,795	5,408	58,488	19,375	1,978	8,238	95	4,326
4th Qtr	8,289	5,111	145,792	25,236	2,312	6,192	34	5,251
2013								
Jan	2,684	858	19,482	3,675	716	1,158	86	2,165
Feb	2,335	1,504	13,491	5,792	934	1,103	71	1,720
Mar	2,149	1,526	21,425	6,265	1,146	1,927	124	1,271
Apr	2,087	1,559	20,351	6,650	681	2,097	89	2,760
May	1,839	1,478	18,347	5,599	1,517	2,864	130	2,531
Jun	1,993	1,620	17,628	5,197	1,635	2,508	24	3,156
Jul	2,324	1,596	20,966	6,449	871	2,493	40	3,368
Aug	2,583	1,444	19,493	6,166	1,057	2,227	14	2,571
Sep	2,537	1,400	35,920	6,900	1,878	2,375	11	917
Oct	2,497	1,575	33,336	5,944	1,976	2,094	-	48
Nov	3,060	1,798	29,581	6,403	2,136	2,120	7	1,658
Dec	3,192	1,606	54,581	8,633	1,619	1,786	57	1,920
2014								
Jan	2,453	1,587	84,350	4,202	1,257	1,129	75	2,135
Feb	2,365	1,587	15,618	3,626	2,531	1,168	46	2,002
Mar	2,173	1,565	24,783	4,598	1,932	1,103	51	2,585

Source: Bureau of Statistics

¹ Represent Greenheart & Other Logs.

PRODUCTION INDICATORS: MANUFACTURING

Table 10.3(c1)

Period	Beverages					Water ('000 Litres)	Food Items			
	Rum ('000 Litres)	Beer & Stout ('000 Litres)	Shandy ('000 Litres)	Non-Alcoholic			Margarine ('000 Kgs)	Edible Oil ('000 Litres)	Biscuits ('000 Kgs)	Flour (Tonnes)
				Soft Drinks ('000 Litres)	Malta ('000 Litres)					
2004	11,715	10,989	304	43,808	995	12,698	2,063	805	1,362	36,182
2005	11,748	11,930	403	43,090	903	14,285	1,791	407	1,175	36,818
2006	11,868	12,196	433	39,546	1,063	12,648	2,264	116	1,071	37,403
2007	12,551	12,070	412	38,311	816	12,756	2,311	-	784	34,191
2008	14,186	11,509	410	39,324	825	15,721	1,528	-	697	29,426
2009										
1st Qtr	523	2,182	82	8,348	123	3,630	366	102	164	9,574
2nd Qtr	576	2,996	86	10,445	202	3,985	520	34	200	8,849
3rd Qtr	748	3,282	134	10,930	217	5,627	467	-	169	8,919
4th Qtr	882	3,349	133	11,943	181	4,738	669	-	152	9,145
2010										
1st Qtr	874	3,158	121	9,633	154	4,797	398	-	275	10,099
2nd Qtr	1,051	3,167	99	11,163	159	4,622	515	-	321	10,094
3rd Qtr	979	3,543	124	10,847	176	4,878	557	-	273	9,866
4th Qtr	1,117	4,043	158	12,519	208	4,939	666	-	313	9,734
2011										
1st Qtr	1,007	3,224	110	8,952	189	4,237	392	-	325	10,222
2nd Qtr	1,071	3,618	123	10,762	128	5,020	665	-	311	8,954
3rd Qtr	1,062	4,381	124	11,337	156	5,558	544	-	315	9,645
4th Qtr	1,166	5,137	171	14,195	154	4,963	625	-	266	9,758
2012										
1st Qtr	1,059	3,812	136	11,123	205	4,499	457	-	407	8,827
2nd Qtr	1,109	4,571	175	11,661	160	5,054	607	-	295	8,977
3rd Qtr	959	4,516	161	12,850	220	5,718	586	-	289	8,877
4th Qtr	1,044	2,609	193	15,861	178	6,152	683	-	260	8,887
2013										
Jan	333	1,366	73	3,430	68	1,925	115	-	144	2,850
Feb	329	1,203	24	3,856	57	1,442	159	-	120	2,646
Mar	266	1,332	62	3,748	91	1,660	211	-	79	3,027
Apr	394	1,601	50	4,808	-	2,081	184	-	107	3,071
May	388	1,236	24	3,947	24	1,708	188	-	120	3,008
Jun	306	1,232	24	3,446	69	1,493	246	-	84	2,841
Jul	390	1,606	59	4,418	95	1,810	184	-	77	3,149
Aug	374	1,094	12	4,418	-	1,905	182	-	100	2,946
Sep	340	1,437	69	4,130	95	1,987	186	-	104	3,002
Oct	328	1,537	25	5,186	1	2,417	186	-	113	3,256
Nov	354	1,454	171	4,697	114	1,740	186	-	106	3,037
Dec	282	2,264	-	4,614	68	1,693	283	-	57	3,034
2014										
Jan	231	1,156	92	3,489	67	1,882	147	-	112	2,724
Feb	337	1,155	1	3,245	0	2,110	140	-	102	2,642
Mar	99	1,587	36	2,258	72	1,284	219	-	115	2,957

Source: Bureau of Statistics.

PRODUCTION INDICATORS: MANUFACTURING (Cont'd)

Table 10.3(c2)

Period	Pharmaceuticals			Laundry Soap (Kilos)	Other Detergents (Kilos)	Stock Feed (Tonnes)	Paints (Litres)	Neutral Alcohol ('000 Litres)	Garments (Dozens)	Footwear (Pairs)	Electricity (MWH)
	Liquid (Litres)	Tablets ('000)	Ointment (Kilos)								
2004	262,794	17,610	6,023	415,695	402,309	39,114	1,962,985	5,026	230,312	31,708	576,829
2005	452,585	19,155	23,648	341,672	474,033	38,305	2,169,052	5,290	89,684	29,908	528,398
2006	609,863	14,239	5,204	361,249	713,761	40,321	2,403,533	4,858	140,398	9,435	534,564
2007	74,223	24,015	3,073	117,489	906,802	46,849	2,480,972	4,813	132,148	30,543	559,214
2008	374,274	20,400	8,228	28,524	672,752	44,712	2,488,666	4,910	104,628	25,901	569,150
2009											
1st Qtr	112,693	5,868	2,831	-	179,448	10,912	392,496	1,235	20,025	-	141,072
2nd Qtr	111,671	5,872	2,106	22,869	201,213	13,178	618,002	1,289	11,153	104	148,909
3rd Qtr	114,581	6,853	1,489	8,001	231,904	9,882	655,271	993	-	11,423	155,806
4th Qtr	75,668	1,965	736	16,141	315,556	13,325	710,985	1,041	-	1,725	156,234
2010											
1st Qtr	107,669	6,146	3,599	26,927	197,435	10,609	557,030	1,153	19,479	2,455	150,217
2nd Qtr	97,974	5,991	1,607	27,244	267,499	9,679	542,844	968	20,257	15,600	157,448
3rd Qtr	125,832	6,811	3,066	3,388	260,624	13,226	585,778	1,287	25,175	18,000	156,530
4th Qtr	129,113	5,716	1,096	54,196	284,968	10,374	814,582	1,252	26,028	10,084	163,176
2011											
1st Qtr	111,946	5,873	4,140	10,563	236,088	12,210	633,776	1,223	-	52	149,622
2nd Qtr	116,401	6,693	3,452	8,635	263,106	13,307	601,969	1,152	-	9,750	161,457
3rd Qtr	113,319	3,312	1,541	24,755	303,120	12,487	715,329	715	-	-	162,155
4th Qtr	99,845	2,396	1,855	11,871	287,231	16,084	911,054	21	-	-	171,999
2012											
1st Qtr	115,083	6,429	2,486	-	312,642	13,546	600,747	-	-	-	163,575
2nd Qtr	125,529	1,932	1,396	-	211,443	12,924	607,608	130	-	-	168,468
3rd Qtr	123,445	4,739	1,475	-	224,818	14,928	603,693	-	-	-	175,646
4th Qtr	124,968	5,784	2,340	-	365,063	15,413	932,731	-	-	-	182,832
2013											
Jan	31,373	1,285	1,314	...	83,030	5,039	182,899	-	-	-	59,545
Feb	33,325	1,176	975	14,208	70,919	3,691	226,941	-	-	-	53,349
Mar	30,451	2,457	1,125	...	114,251	3,490	208,245	-	-	-	60,072
Apr	41,595	3,034	1,092	...	87,141	3,588	202,300	-	-	-	59,673
May	36,912	1,658	618	...	37,968	3,652	174,478	-	-	-	59,926
Jun	37,127	1,409	596	5,449	147,107	2,856	186,312	-	-	-	57,996
Jul	45,346	784	604	...	100,246	3,931	226,355	-	-	-	59,070
Aug	35,800	1,337	527	...	88,538	3,576	230,175	-	-	-	60,212
Sep	44,354	2,929	480	3,611	94,451	4,102	168,879	-	-	-	60,243
Oct	32,855	2,809	836	...	126,446	4,529	290,419	-	-	-	62,491
Nov	33,201	523	362	13,240	97,482	-	297,726	-	-	-	59,255
Dec	31,210	3,733	864	...	81,250	5,433	300,241	-	-	-	59,168
2014											
Jan	37,081.1	1,455	952	...	128,174	5,014	204,196	-	-	-	58,641
Feb	37,527.5	2,267	622	...	82,120	3,766	170,540	-	-	-	52,342
Mar	42,498.5	2,604	756	...	133,514	3,493	204,655	-	-	-	59,862

Source: Bureau of Statistics.

GEORGETOWN: URBAN CONSUMER PRICE INDEX

Table 11.1

End of Period	All Items Index	Sub-Group Indices			
		Food ¹	Clothing	Housing ²	Miscellaneous
(JAN 1994 = 100)					
2004	194.4	185.6	75.2	228.5	161.6
2005	210.4	200.1	75.4	252.3	165.3
2006	219.2	212.4	75.4	261.4	170.9
2007	250.0	256.2	86.6	277.6	209.6
2008	265.9	285.9	84.7	296.5	215.6
2009					
Mar	267.0	274.6	86.1	324.9	221.3
Jun	269.4	275.1	86.9	329.6	221.8
Sep	275.0	277.5	87.1	345.8	222.0
Dec	275.6	273.7	80.8	352.7	228.2
(DEC 2009=100)					
2010					
Mar	100.5	101.3	100.4	99.9	101.9
Jun	102.0	105.5	100.4	99.9	101.9
Sep	103.5	109.9	99.9	99.6	101.8
Dec	104.4	110.4	99.3	99.7	102.0
2011					
Mar	106.6	112.6	97.2	99.8	102.6
Jun	107.8	113.4	99.3	100.7	103.8
Sep	108.4	115.6	100.5	100.8	104.7
Dec	107.9	113.2	101.8	100.4	107.0
2012					
Mar	107.9	113.4	100.7	100.5	107.9
Jun	109.8	118.3	102.0	100.4	108.4
Sep	110.9	122.1	99.6	100.3	110.0
Dec	111.6	124.0	98.0	100.7	111.0
2013					
Jan	111.7	123.6	98.5	100.6	111.4
Feb	111.2	122.0	98.5	100.6	111.6
Mar	111.0	120.8	94.3	100.9	111.9
Apr	110.6	119.7	93.7	100.8	113.0
May	111.4	122.2	93.7	100.8	112.9
Jun	111.8	123.4	96.0	100.8	112.9
Jul	111.8	122.7	96.7	100.7	112.3
Aug	112.3	124.0	96.9	100.7	112.3
Sep	112.9	125.6	97.9	100.8	112.3
Oct	112.3	124.3	97.8	100.8	112.1
Nov	112.2	124.3	97.7	100.8	112.4
Dec	112.6	124.1	98.4	100.8	112.6
2014					
Jan	...	...	...	...	...
Feb	...	...	...	...	...
Mar	...	...	...	...	...

Source: Bureau of Statistics.

¹ Includes Beverages & Tobacco.

² Includes Rent, Fuel & Power.

CARICOM COUNTRIES: CONSUMER PRICE INDICES

Table 11.2

Period Average	Guyana (Urban)	Jamaica	Trinidad	Barbados
2000=100				
2000	100.0	100.0	100.0	100.0
2001	102.7	107.0	105.5	102.6
2002	108.2	114.6	109.9	102.7
2003	114.6	126.4	114.1	104.4
2004	122.5	154.5	122.0	108.3
2005=100				
2006	107.7	111.1	112.7	109.5
2007	122.8	129.8	121.3	114.5
2008	130.6	151.7	138.9	122.9
2009				
Mar	131.1	153.7	138.5	122.5
Jun	132.3	157.9	139.7	123.3
Sep	135.1	162.7	143.1	128.3
Dec	135.4	167.3	140.7	128.3
2010				
Mar	133.8	174.2	145.5	130.6
Jun	135.8	178.7	158.7	132.4
Sep	137.8	181.1	162.0	133.6
Dec	139.1	187.0	159.6	136.6
2011				
Mar	142.0	187.8	159.1	140.9
Jun	143.5	191.6	160.0	144.7
Sep	144.3	195.6	166.0	147.5
Dec	143.6	198.2	168.0	149.6
2012				
Mar	143.7	201.5	173.7	151.4
Jun	146.2	204.4	177.6	151.0
Sep	147.7	208.6	178.9	152.2
Dec	148.7	214.1	180.0	153.3
2013				
Jan	148.8	215.5	184.6	152.1
Feb	148.2	216.9	185.2	153.5
Mar	147.9	219.9	185.6	152.8
Apr	147.3	220.8	188.4	153.3
May	148.4	222.0	189.2	153.9
Jun	149.0	222.3	189.8	153.8
Jul	149.0	223.4	186.0	153.8
Aug	149.6	224.2	186.0	154.8
Sep	150.4	230.4	184.2	155.4
Oct	149.7	232.4	186.4	155.6
Nov	149.5	233.0	189.4	155.9
Dec	150.1	233.2	190.1	154.9
2010=100				
2014				
Jan	...	131.9	122.7	116.5
Feb	...	131.9	124.2	117.0
Mar	...	133.3	125.3	116.8

Source: IMF International Financial Statistics, the listed Central Banks and Bank of Guyana.

I. GENERAL NOTES

Symbols Used

- ... Indicates that data are not available;
- Indicates that the figure is zero or less than half the final digit shown or that the item does not exist;
- Used between two period (e.g. 2010-11 or July-September) to indicate the years or months covered including the beginning and the ending year or month as the case may be;
- / Used between years (e.g. 2010/11) to indicate a crop year or fiscal year.
- = Means incomplete data due probably to under-reporting or partial response by respondents.
- * Means preliminary figures.
- ** Means revised figures.

In some cases, the individual items do not always sum up to the totals due to rounding.

Acknowledgement

The Bank of Guyana wishes to express its appreciation for the assistance received from the Ministry of Finance, State Planning Secretariat, Commercial Banks, Bureau of Statistics, some Public Corporations and other Private Sector agencies in the compilation of the data.

II. NOTES TO THE TABLES

TABLE 1.1: Bank of Guyana: Assets

Foreign Assets

Balances with Foreign Banks: Deposits of the Central Bank with Foreign Banks. The data also include holdings of foreign notes and gold. Figures from December 2005 to December 2006 were restated to reflect the audited statements.

Gold Tranche with the I.M.F.: One quarter of Guyana's subscription to the International Monetary Fund (I.M.F.) quota, which comprises gold and/or convertible currencies.

Holdings of Special Drawing Rights: Unused portion of the Special Drawing Rights (S.D.R.s) allocated by the I.M.F.

Money Market Securities: Holdings of short-and long-term debt instruments of foreign governments and the International Bank for Reconstruction and Development (I.B.R.D.) recorded at cost. Figures from December 2005 to December 2006 were restated to reflect the audited statements.

Claims on the Central Government: Holdings of the Government of Guyana Treasury Bills, Debentures valued at cost and Advances from the Bank of Guyana. The Bank of Guyana Act No. 19 of 1998 section 46 has since removed the possibility of advances to Government since it restricted the Central Bank from extending credit directly or indirectly to the Government from that date.

Advances to Commercial Banks: Short term credit to Commercial Banks.

Other Assets: Include fixed assets such as land and buildings, furniture and equipment. Cheques in the process of collection, notes and coins issued by the British Caribbean Currency Board, non-interest-bearing debentures, and other miscellaneous assets are also included.

TABLE 1.2: Bank of Guyana: Liabilities

Currency Issue: Notes and Coins issued by the Bank.

Government Deposits: Current account deposits of the Central Government which includes sterilised amount from open market type operation with effect from 1994.

Deposits of International Organisations: Obligations to the I.M.F.; local currency component of the subscription to the I.M.F. quota; deposits of the I.B.R.D, the Caribbean Development Bank (C.D.B.) and foreign central banks. Other foreign liabilities of the Bank of Guyana are also included.

Bank Deposits-EPDs: Guyana dollar deposits with the Bank of Guyana made by Commercial Banks on behalf of their customers pending foreign exchange releases to meet foreign obligations which fell into arrears prior to 1990. This scheme was discontinued for foreign obligations after 1990.

Bank Deposits-Other: Commercial Banks' reserve deposits which includes statutory reserves with Bank of Guyana are recorded here. With effect from December 1994, special interest earning deposits of the Commercial Banks were discontinued in favour of unremunerated required free reserves.

Other Deposits: Includes deposits of National Insurance Scheme (N.I.S.), Guyana Gold Board (US \$ Deposits), Guyana Energy Agency (GEA) and Linden Economic Advancement among others.

Authorised Share Capital: The enactment of the Bank of Guyana Act No. 19 of 1998 provided for the increase in the capital for the Bank as part of the reform process.

Other Reserves: These reserves include General, Revaluation and Contingency Reserves.

Allocation of S.D.R.'s: Liability accruing from the SDRs allocated to Guyana, which are valued at the equivalent of Guyana dollar amount converted through the S.D.R. /U.S. dollar cross rate.

Other Liabilities: Include provision for accrued expenses, items in transit; private investment fund; and miscellaneous items. The decline in Other Liabilities from November 30, 2002 to December 31, 2002 reflects the charging of valuation changes to Other and Government Deposits.

TABLE 1.3: Bank of Guyana: Currency Notes Issue

Total issue less withdrawal of mutilated or spoiled legal tender notes. With the intent of enhancing the efficiency of the Payment System, the Bank of Guyana introduced a G\$5,000 note in 2013.

TABLE 1.4: Bank of Guyana: Coins Issue

Total issue less withdrawals of defaced legal tender coins. The Bank of Guyana as part of its currency reform programme introduced with effect from January 1, 1997, G\$10, G\$5, G\$1 coins as legal tender and removed from the specie the use of cents.

TABLE 2.1(a): Commercial Banks: Assets

Balances due from Banks abroad: Deposits of Commercial Banks with Non-Resident foreign banks included head offices and branches.

Loans to Non-Residents: Commercial Bank lending to Non-Resident customers. Due to re-classification at a Commercial Bank, figures for Private Sector and Non-Resident loans have been revised from December 2000 to May 2002. In keeping with the Monetary Financial Statistics Manual (MFSM), figures for loans to Non – Residents, Private Sector and Public Financial Enterprises include accrued interest with effect from December 2002.

Other Foreign Assets: Include foreign currency holdings and all other claims on Non-Residents by Commercial Banks. Due to reclassification at a Commercial Bank figures for Public Sector Other and Foreign Sector Other were revised from September 2002 to February 2003.

Securities: The total volume of Central Government Treasury Bills recorded at cost and debentures held by commercial banks. In keeping with the Monetary Financial Statistics Manual (MFSM), figures for Securities include accrued interest from Dec. 2002.

Loans: Central Government borrowing from the Commercial Banks. See note above under loans to Non-Residents.

Public Enterprises: Loans and Advances extended by Commercial Banks to Public Financial Business Enterprises. Public Non-Financial Enterprises are defined as enterprises in which Government owns above 50 per cent of the share capital. See note above under loans to Non-Residents.

Other: Commercial Banks' claims on Local Government and the National Insurance Scheme. See note above under loans to Non-Residents

Non-Bank Financial Institutions: Loans issued to Public and Private Non-Bank Financial Institutions by Commercial Banks'. See note above under loans to Non-Residents

Private Sector: Lending through loans and advances to Private Non-Financial Business Enterprises and Individual Customers. See note above under loans to Non-Residents.

The decline in Private Sector Loans and Advances resulted partly from a reclassification of some loans at one Commercial Bank. See note above under loans to Non-Residents.

The acquisition of Guyana National Co-operative Bank (GNCB)'s assets net of loans valued G\$8,473.0 million by the National bank of Industry and Commerce Limited on March 15' 2003 resulted in the decline in Private Sector Loans and Advances during March 2003.

Deposits with Bank of Guyana: Include statutory reserve deposits and interest earning deposits of the Commercial Banks. Effective December 28, 1994, interest-earning deposits were discontinued.

External Payment Deposits (E.P.D): Guyana dollar deposits with the Bank of Guyana made by Commercial Banks on behalf of their customers, pending foreign exchange releases to meet external obligations.

Currency: Commercial Banks' holdings of local notes and coins.

Other Assets: Include balances due from other Commercial Banks, Real Estate Mortgage Loans, fixed assets such as land and building, furniture, equipment and other miscellaneous assets.

TABLE 2.1(b): Commercial Banks: Liabilities, Capital and Reserves

Balances due to Other Banks abroad: Foreign claims made on local Commercial Banks by Head Offices and other banks abroad.

Non-Resident Deposits: Total deposits made by Non-Resident customers with Commercial Banks. In keeping with the Monetary Financial Statistics Manual (MFSM), figures for deposits to Non-Residents, Private Sector and Public Financial Enterprises include accrued interest with effect from December 2002.

Other: Include all other foreign claims on Commercial Banks.

Central Government Deposits: Total demand, time and savings deposits made by the Central Government with Commercial Banks. See note above under deposits to Non-Residents.

Public Enterprise Deposits: Total demand, time and savings deposits made by Public Non-Financial Enterprises with the Commercial Banks. Due to the sale of Aroaima Bauxite Company to the government and a reclassification of its accounts from the Private to Public Sector, figures from January 2002 to April 2002 have been revised. See note above under deposits to Non-Residents.

Other Public Deposits: Include total deposits of Local Government and National Insurance Scheme. See note above under deposits to non-residents. See note on Table 2.4 Commercial Banks: Time Deposits.

Non-Bank Financial Institutions Deposits: Consist of total deposits made by Public and Private Financial Institutions. See note above under deposits to Non-Residents. See note on Table 2.4: Commercial Banks: Time Deposits.

Private Sector Deposits: Include total demand, time and savings deposits of Private non-financial Business Enterprises and individual customers. See note above under Public Enterprises Deposits. See note above under deposits to non-residents.

External Payment Deposits: Comprise customers' deposits (public and private sector) with commercial banks on account of External Liabilities prior to 1990 and awaiting foreign exchange releases from the BOG.

Bank of Guyana: Commercial Bank short-term borrowing from the Bank of Guyana.

Other Liabilities: Other liabilities of the Commercial Banks include manager's cheques, acceptances, provision for taxes and other miscellaneous liabilities.

Capital and Reserve: The acquisition of Guyana National Co-operative Bank (GNCB)'s assets net of loans valued G\$8,473.0 million by the National Bank of Industry and Commerce Limited (now Republic Bank Guyana Limited) on March 15, 2003 resulted in the decline in the capital and reserve of the banking systems during March 2003.

TABLE 2.2: Commercial Banks: Total Deposits

Total demand, savings and time deposits of Residents and Non-Residents excluding inter-bank deposits are presented. Foreign currencies denominated deposits are also included here. See note under Public Enterprises Deposits for Table 2.1 (b) above. See note under Non – Resident Deposits for Table 2.1(b) above.

TABLE 2.3: Commercial Banks: Demand Deposits

Current account deposits of Residents and Non-Residents; inter-bank deposits are excluded.
See note under Public Enterprises Deposits for Table 2.1 (b) above.

TABLE 2.4: Commercial Banks: Time Deposits

Fixed deposits of Residents and Non-Residents with a minimum withdrawal notice of three months; exclude inter-bank deposits. See note under Non-Resident deposits for Table 2.1(b) above. Due to a reclassification of N.I.S and Non-Bank Financial Institutions' time deposits, figures from December 2003 to April 2005 were revised.

TABLE 2.5: Commercial Banks: Savings Deposits

Deposits with minimum withdrawal notice of one day; exclude inter-bank deposits. See note under Public Enterprises Deposits for Tables 2.1 (b) above. See note non-resident deposits for Table 2.1(b) above.

TABLE 2.6: Commercial Banks: Time Deposits by Maturity

Includes deposits of both Residents and Non-Residents. See note under Commercial Banks: Time Deposits for table 2.4 above.

TABLE 2.7: Commercial Banks: Savings Deposits

Includes deposits by both Residents and Non-Residents. Ending balance on savings accounts for November 2002 do not equate to the opening balance for December 2002 due to the addition of accrued interest to the December 2002 opening balance. The ending balance for February 2003 saving accounts differs from the opening balance for March 2003 due to the reclassification from

demand and time accounts to saving accounts.

TABLE 2.9: Commercial Banks: Clearing Balances

Comprise total amount of cheques cleared by and debited to the accounts of the Commercial Banks. A National Clearing House was established at the Bank of Guyana during 1998 whereby large (in excess of G\$500,000) and small valued cheques are cleared. Data recorded after 1998 in this table reflect the value of small valued cheques cleared over the reporting period.

TABLE 2.10: Commercial Banks: Total Loans and Advances

The data include Loans and Advances to Residents and Non-Residents. Real Estate Mortgage Loans and inter-bank loans are excluded. The total of loans and advances to the private sector differs from total credit to the private sector in Table 3.1 (Monetary Survey). The totals for credit to the private sector in Table 3.1 include local securities, other credit instruments and real estate mortgage loans. Due to a reclassification by two Commercial Banks, figures for Private Sector Credit have been revised from January 2012 to March 2013.

See note under Loans to Non-Residents for Table 2.1 (a) above. See note under Private Sector for Table 2.1(a) above.

TABLE 2.10(b): Commercial Banks: Total Loans and Advances

The data covers total Loans and Advances to Residents and Non-Residents including Real Estate Mortgage Loans effective December 2001. Due to a reclassification by two Commercial Banks, figures for Private Sector Credit and Real Estate Mortgage loans have been revised from January 2012 to March 2013.

TABLE 2.11: Commercial Banks: Demand Loans and Advances

The data cover lending for short periods including overnight loans to Residents and Non-Residents and exclude inter-bank loans. Due to a reclassification by two Commercial Banks, figures for Private Sector Credit and Real Estate Mortgage loans have been revised from January 2012 to March 2013.

See note under Private Sector for Table 2.1(a) above.

TABLE 2.12: Commercial Banks: Term Loans and Advances

The Loans and Advances are for longer periods extended to Residents and Non-Residents; inter-bank lending is excluded. Due to a reclassification by two Commercial Banks, figures for Private Sector Credit and Real Estate Mortgage loans have been revised from January 2012 to March 2013.

See note under Private Sector for Table 2.1(a) above. See note under loans to Non-Residents for Table 2.1(a) above.

TABLE 2.13: Commercial Banks: Loans and Advances to Residents by Sector

The data provided record balances at the end of the respective period and therefore indicates the indebtedness of the respective industries at the end of the reporting period. The value of credit obtained by each industry for a given period can be obtained by taking the difference between the balances at the end of the desired period and that immediately preceding. The balances in this table exclude inter-bank loans, real estate mortgage loans, local securities and other credit instruments. It should be noted that gross indebtedness of the sugar and rice industry can be obtained by adding the balances of sugar cane and sugar and molasses manufacturing of sugar, and paddy and rice milling for rice respectively. Figures under the 'other purposes' sub-category has been reclassified to exclude credit card transactions effective from March 2007. Due to a reclassification by two Commercial Banks, figures under the Private Sector have been revised from January 2012 to March 2013. See note under Loans to Non-Residents for Table 2.1 (a) above. See note under Private Sector for Table 2.1(a) above.

TABLE 2.14: Commercial Banks: Liquid Assets

The liquid assets comprise Bank of Guyana notes and coins, foreign currency held by banks, (special interest earning) deposits held at the Bank of Guyana (BOG), balances due from other Commercial Banks - both local and foreign, Government of Guyana Treasury Bills. The special reserves deposits (SRDs) established in 1969, discontinued in 1994 as the Bank of Guyana sought to develop its capacity to manage the excess reserves of the bank more effectively. Approximately, 75-80 per cent of the SRDs were absorbed through a sale of three year, variable rate, and fixed date debenture to the Commercial Banks.

Prior to March 1989, the legally required level of liquid assets to be held by the Commercial Banks against their deposit liabilities was calculated as the sum of 20 percent of demand liabilities and 15 percent of time liabilities. During the period March 31, 1989 to May 15, 1991 the determination of the required liquid assets held by the banks was based on actual holdings on specified dates. Accordingly, from March 31, 1989 to June 30, 1990 required liquid assets were stipulated as the actual holdings on March 15, 1989. Between July 30, 1990 and February 19, 1991 the required liquid assets was based on the assets held by the banks on September 30, 1989. Further, between February 20, 1991 and May 14, 1991 the required balances were set as at the end of July 30, 1990.

With effect from May 15, 1991, however, the basis for calculating required liquid assets was changed to 25 percent of demand liabilities and 20 percent of time liabilities. Further, amendments to the liquid asset requirements became effective on 26th, October 1998. The liquid assets base period has been redefined as the Monday to Friday workweek immediately preceding the liquid asset maintenance period. The liquid asset requirement is determined by applying the prescribed percentages to the weekly average of the daily liabilities balances at the close of business of each of the five days of the liquid asset base period. Figures for Treasury Bills were reclassified from December 2000 to December 2002.

TABLE 2.15: Commercial Banks: Minimum Reserve Requirements

Prior to May 16, 1991, the minimum required reserves of the Commercial Banks were calculated as 6 percent of demand liabilities and 4 percent of time liabilities. Their percentages were changed with effect from May 16, 1991, to 11 percent of demand liabilities and 9 percent of time liabilities. Commencing April 7, 1994, the minimum required reserves of the Commercial Banks were again revised to the sum of 16 percent of demand liabilities and 14 percent of time liabilities.

On June 29, 1998, in addition to Commercial Banks, other licensed Financial Institutions were required to maintain balances with the Central Bank against their deposits and other liabilities. Further, the required reserve period has been changed on Monday to Friday workweek instead of the Wednesday to Thursday week used previously. The required reserve period has been referred to as the reserve base period. The week following the current reserve base period, i.e. the reserve maintenance period is also based on the Monday to Friday workweek. The deposits and other liabilities to which the required reserve ratio(s) are applied are referred to as the reserve base. During the reserve maintenance period, all licensed Financial Institutions subject to reserve requirement are required to maintain reserves against the relevant deposit and other liabilities.

Effective February 1, 1999, the required reserve ratio applicable to all liabilities of licensed Financial Institutions was lowered to twelve per cent (12 %). The first reserve base period for which the revised requirements became relevant was the 1st to 5th February 1999 while the reserve maintenance period was the 8th to 12th February 1999. However, reserve balances for the Non-Bank licensed Financial Institutions are excluded from table 2.15.

TABLE 2.16(a): Foreign Exchange Intervention

This comprises Bank of Guyana's purchases and sales of US Dollars to the Commercial Banks.

TABLE 2.16(b): Interbank Trade

This comprises foreign currency (US, Euro, Pounds Sterling and Canadian) purchases and sales amongst the Commercial Banks.

TABLE 2.17: Commercial Banks holdings of treasury bills

These are short-term government securities held by the Commercial Banks with maturities of 91 days, 182 days and 364 days. Data are at face value.

TABLE 3.1: Monetary Survey

A consolidation of the balance sheets of the Bank of Guyana and Commercial Banks.

Foreign Assets (net)

Bank of Guyana: Gross foreign assets **less** gross foreign liabilities.

Commercial Banks: Gross foreign assets **less** gross foreign liabilities. See note under Loans to Non-Residents for Table 2.1 (a) above.

Domestic Credit

Government (net): Gross lending to Central Government by the banking system (a sum of Holdings of debentures, bonds, Treasury Bills and loans and advances **less** total deposits of the Central Government).

Public Enterprise (net): Gross borrowing by Non-Financial Public Enterprises from the banking system **less** their deposits. See notes under Public Enterprises Deposits for Table 2.1 (b) and Commercial Banks: Time Deposits for Table 2.4 above.

Other Public Sector (net): Gross borrowing from the banking system by local authorities and municipalities **less** their total deposits and other Public Sector funds. See note under loans to Non-Residents for Table 2.1(b) above.

Non-Bank Financial Institution (net): Gross borrowing from the banking system by the non-bank financial intermediaries with the banking system **less** their deposits. See notes under loans to Non-Residents for Table 2.1(b) and Commercial Banks: Time Deposits for Table 2.4 above.

Private Sector: Gross borrowing from the banking system. See note under Loans to Non-Residents for Table 2.1 (a) above. See note under Private Sector for Table 2.1(a) above.

Money and Quasi-Money

Money: Currency outside banks **plus** private sector demand deposits, managers' cheques and acceptances. See note under Public Enterprises Deposits for Table 2.1 (b) above

Currency: Currency issue (Table 1.2) **less** currency holdings by Commercial Banks (Table 2.1(a)).

Quasi-money: Time and savings deposits held by the Private Sector. See note under Public Enterprises Deposits for Table 2.1 (b) above.

Demand deposits: Balances of the Private Sector including managers' cheques and acceptances. See note under Public Enterprises Deposits for Table 2.1 (b) above.

Savings and Time deposits: Balances held by Private Sector. See note under Loans to Non-Residents for Table 2.1 (a) above.

Other (net): Includes the net sum of all assets and liabilities of the Bank of Guyana and the Commercial Banks not shown elsewhere.

TABLE 3.2: International Reserves and Foreign Assets

International Reserves

Bank of Guyana Foreign Assets: Data include gold holdings, balances with foreign banks, foreign notes, foreign cash in the process of collection, gold tranche with I.M.F., S.D.R. holdings and money securities.

Bank of Guyana Foreign Liabilities: Data include total short-term liabilities, short-term liabilities in arrears and total medium-term liabilities in arrears. The liabilities include interest obligations. Rescheduled short-term liabilities are excluded.

Foreign Assets

Bank of Guyana Foreign Assets: The composition of the assets is identical to that of International Reserves foreign assets above.

Bank of Guyana Foreign Liabilities: Data includes all short-term liabilities (current, arrears and rescheduled) and all medium-term liabilities (current, arrears and rescheduled). The liabilities include interest obligations.

Commercial Bank Foreign Assets: Data includes foreign currencies in banks, net balances due from Head Office and other branches abroad, balances due from other banks abroad, foreign treasury bills and securities and credit to non-residents. See note under loans to Non-Residents for Table 2.1(a) above.

Commercial Bank Foreign Liabilities: Data includes net balances due to Head Office and other branches abroad, balances due to other banks abroad and deposits of non-residents.

TABLE 4.1: Guyana: Selected Interest Rates

Reflects interest rates at Commercial Banks and Non-Bank Financial Institutions on loans and deposits. The small savings rate represents an arithmetic average of savings deposit rates as reported by the Commercial Banks. Treasury bill rates for all maturities reflect rates at the end of the reporting period. Special deposits have been discontinued with effect from December 1994.

TABLE 4.2: Commercial Banks: Selected Interest Rates

Arithmetic average of interest rates as reported by the Commercial Banks.

TABLE 4.3: Comparative Treasury Bills Rates and Bank Rates

The average discount rate on three month Treasury Bills for the U.K., U.S.A., Barbados, Trinidad, Guyana and Jamaica. The U.K. and U.S. rates are the average discount rates at the last tender in each month. The rates for the CARICOM territories are those rates of monthly tender held towards

TABLE 5.1: The New Building Society: Assets and Liabilities

Assets

Foreign Assets: Includes holdings of foreign assets.

Cash and Deposits: Holdings of cash and total deposits (demand, time and savings) at Commercial Banks.

Government of Guyana Treasury Bills: Holdings of Treasury Bills recorded at book value.

Government of Guyana Securities: Holdings of debentures and defence bonds at book value.

Government of Guyana Debentures: Holdings of debentures at book value.

Local Authorities Securities: Bonds at book value.

Liabilities

Share Deposits: A total of Five Dollar and Save and Prosper Share deposits.

Other Deposits: Ordinary Saving deposits

TABLE 5.2 (a): Trust Companies: Assets

Trust Companies reflect the consolidated operations of Trust Company (Guyana) Limited and Hand-In-Hand Trust.

Cash: Currency (local notes and coins) held by the institution.

Deposits: Balances of savings and time deposits at Bank of Guyana and the Commercial Banks.

Government of Guyana Treasury Bills: Recorded at book value.

Local Government Securities: Recorded at book value.

TABLE 5.2 (b): Trust Companies: Liabilities

Deposits – Business Firms: Balances held by private sector businesses.

Deposits – Individual Customers: Balances held by private individuals.

Deposits – Other Customers: Balances held by other private sector agencies including non-financial organizations.

TABLE 5.2 (c): Finance Companies: Assets

Finance Companies reflect the consolidated operations of Secure International Finance Company, Beharry Stock Brokers Limited and one merchant bank.

Cash: See note under Cash for Table 5.2 (a) above.

Deposits: Balances of savings and time deposits at Commercial Banks.

Private Sector Shares: Ownership of equity such as bonds, bills, shares etc. in private companies.

TABLE 5.2 (d): Finance Companies: Liabilities

Loans: Loans received from Companies' affiliates.

Capital and Reserves: Includes retained earnings and reserves.

Deposits – Other Customers: Balances held by other private sector agencies including non-financial organizations.

TABLE 5.3: Domestic Life Insurance Companies: Assets and Liabilities

The data cover four insurance companies: Demerara Mutual Life Assurance Company; Guyana and Trinidad Mutual Life Insurance Company; Hand-In-Hand Mutual Life Insurance Company and North American Life Insurance Company Limited.

Assets

Foreign Commercial Bank Deposits: Deposits held in Foreign Commercial Banks.

Foreign Securities: Holdings of the Government of the United Kingdom and CARICOM countries and other foreign securities.

Other Foreign Assets: Balances due from reinsurance abroad, and other foreign assets.

Government of Guyana Debentures: Holdings are recorded at book value.

Local Government Securities: Holdings are recorded at book value.

Securities in Firms: Holdings of commercial bills, shares and other securities recorded at book value.

Liabilities

Life Insurance Fund: Insurance premia received.

Foreign Liabilities: Claims by non-residents, balances due to insurance companies abroad, non-resident life insurance funds and other liabilities.

TABLE 5.4: Pension Schemes: Assets and Liabilities

Assets

Foreign Sector: Includes foreign deposits and foreign securities.

Government of Guyana Treasury Bills: Holdings recorded at book value.

Government of Guyana Debentures: Holdings recorded at book value.

Local Government Securities: Holdings of Local Government Securities recorded at book value.

Liabilities:

Pension Fund: Receipts from the twenty-seven pension funds in Guyana which submit returns to the Bank of Guyana.

TABLE 6.1 Central Government Finances: Summary

Current Revenue: The data include collection of taxes, other charges and fees. The data are recorded on a cash basis.

Current Expenditure: The data include interest payment, interest charges and other

expenditure. Repayment of Principal is not included. The data are recorded on a cash basis.

Current Surplus/Deficit: Current revenue **less** current expenditure.

Capital Receipts: These include proceeds from sale of assets and external grants.

Capital Expenditure: Investment expenditure; the data also include net transfers and lending to the public enterprises for financing development projects.

Overall Surplus/Deficit: The total of current revenue and capital receipts **less** the total of current and capital expenditure.

Borrowing from abroad:

Net short term: Gross borrowing with a maturity of up to 1 year **less** repayment of principal.

Long term net borrowing: Gross borrowing with a maturity of over 1 year **less** repayment of principal.

Domestic Borrowing:

Borrowing from the banking system (net): The banking system holdings of Government debentures, bonds, Treasury Bills and loans and advances **less** Government deposits.

Non-bank borrowing: Borrowing outside the banking system. Short-term (net) includes Treasury bill holdings **less** redemptions and local suppliers' credits. Long-term (net) borrowing comprises holdings of debentures and development bonds **less** redemptions. Holdings of debentures and Treasury Bills by sinking funds are excluded.

Other Financing: Comprises mainly accumulated arrears on external debt repayment, rescheduling of debt and financing from counterpart funds.

TABLE 6.4 Public Corporations Finances: Summary

The table summarises the financial operations of the public corporations and companies. All data from 1990 are based on cash flow statements. Prior to 1990 the data were on an accrual basis.

TABLE 7.1 Domestic Public Debt

Comprise Government of Guyana Defence Premium Bonds, Guymine Bonds, Debentures and Treasury Bills.

Defence Premium Bonds: These are non-interest bearing savings certificates of six months duration. They are no longer used to raise funds. Data are at face value.

Guymine Bonds: These were issued by the Government of Guyana to foreign creditors of the Guyana Mining Enterprise at the time of the firm's restructuring in June 1992. The amounts shown here were required by Guyanese residents during 2000 through 2002. Data are at face value.

Government of Guyana Debentures: These are long term government securities with maturities in excess of one year. Data are at face value.

Government Treasury Bills: These are short-term government securities with maturities of 91 days, 182 days and 364 days. Data are at face value.

TABLE 7.2**Government of Guyana: Treasury Bills by Holders**

The holdings of Treasury Bills are recorded at face value. Consequently, figures in this table will differ from those reported in the balance sheet of the Bank of Guyana, Commercial Banks and Non-Bank Financial Institutions, which are recorded at book value.

Other Financial Institutions: Consist of non-bank financial institutions viz:- building societies, insurance companies, trust companies and pension funds.

Public Sector: Include Public Enterprises, National Insurance Scheme, other funds and sinking funds.

Private Sector: excludes financial institutions.

Non-residents: include foreign missions and organizations.

TABLE 7.3**Government of Guyana: Debentures by Holders and Other Debt**

The holdings of Debentures and Defence Bonds are at face value. The debentures are long term government securities with maturities in excess of one year. Non-interest bearing debentures held by the Bank of Guyana are excluded. The Defence Bonds have a six-month duration. They are no longer issued.

TABLE 7.4**Government of Guyana: Debentures by Maturities and Terms**

Data include all fixed date, equated annuity and special issues; at face value.

Fixed Date Debentures: These debentures have fixed dates for payments of principal and interest.

Special Issues: Comprise fixed date and equate annuity debentures issued to Bank of Guyana and the National Insurance Scheme. In 1994 the Central Bank absorbed between 75 percent to 80 percent of the excess reserves of the banking system, through a forced sale of a long term (3 years) variable rate fixed date debenture. The interest is calculated at a rate of point five percent (0.5 %) per annum above the regular three month treasury bill yield rate averaged over the calendar months prior to the interest due date. In 2003, the Government of Guyana made a special issue of debentures to the National Bank of Industry and Commerce (NBIC) (now Republic Bank (Guyana) Limited) to capitalize the Guyana National Co-operative Bank (GNCB) at the time of its privatization.

TABLE 7.5**External Public Debt**

The data comprise the stock of Central Government and Government guaranteed debt outstanding, Bank of Guyana's debt is excluded.

Bilateral Debt: Debt contracted with foreign investments.

Multilateral Debt: Debt contracted with international lending institutions such as the World Bank, the Inter-American Development Bank, the Caribbean Development Bank and the European Investment Bank.

Financial Institutions Debt: These debts include borrowing from foreign commercial banks and specialized official lending agencies.

Suppliers Credit: Obligations to suppliers for deferred payment after delivery of goods and/or services.

Nationalisation Debt: Amounts owing to foreigners in compensation for nationalized assets.

TABLE 8.1(1) Imports by End-Use

The data are compiled on a cost-insurance-freight (c.i.f.) basis as recorded on customs returns. Figures for all commodities are compiled by the Bureau of Statistics and forwarded to the Bank of Guyana.

TABLE 8.2 Domestic Exports

The data are compiled on a free-on-board (f.o.b.) basis as recorded on customs returns. Figures for all commodities are compiled by the Bureau of Statistics and forwarded to the Bank of Guyana.

TABLE 8.6 International Reserves and Foreign Assets

International Reserves

Bank of Guyana Foreign Assets: Data include gold holdings, balances with foreign banks, foreign notes, foreign cash in the process of collection, gold tranche with I.M.F., S.D.R. holdings and money market securities.

Bank of Guyana Foreign Liabilities: Data include total short-term current liabilities, short-term liabilities in arrears and total medium liabilities in arrears. The liabilities include interest obligations. Rescheduled short-term liabilities are excluded.

Foreign Assets

Bank of Guyana Foreign Assets: The composition of the assets is identical to that of International Reserves Foreign Assets above.

Bank of Guyana Foreign Liabilities: Data include all short-term liabilities (current, arrears and rescheduled) and all medium term liabilities (current, arrears and rescheduled). The liabilities include interest obligations.

Commercial Banks' Foreign Assets: Data include foreign currencies in banks, net balances due from Head Offices and other branches abroad, balances due from other banks abroad, foreign treasury bills and securities and credit to non-residents.

Commercial Banks' Foreign Liabilities: Data include net balances due to Head Offices and other branches abroad, balances due to other banks abroad and deposits of non-residents. See note under Loans to Non-Residents for Table 2.1(a) above.

TABLE 8.8 Balances of Payments

Exports: The data are compiled on a free on board (f.o.b.) basis as recorded on customs returns. Data for all commodities are compiled by the Bureau of Statistics and forwarded to the Bank of Guyana. The Conversion rate is an average rate for the period for the United States Dollar against the Guyana Dollar.

Imports: The data are compiled on a cost-insurance-freight (c.i.f.) basis as recorded on customs returns. Data for all commodities are compiled by the Bureau of Statistics and forwarded to the Bank of Guyana. The Conversion rate is an average rate for the period for the United States Dollar against the Guyana Dollar.

TABLE 9.1 Changes in Bank of Guyana Transaction Exchange Rates

The Guyana dollar was fixed in Pound Sterling at the rate of £1 to G\$4.80 until October of

1975 when it was linked to the US\$1 to G\$2.55.

On June 2, 1981, the Guyana dollar was pegged to a composite basket of currencies consisting of the United States dollar, Pound Sterling, Deutsche Mark, Trinidad and Tobago dollar and the Japanese Yen. The exchange rates was fixed at US\$1 to G\$3.00. The US dollar was the intervention currency used to determine the exchange rate.

From January 11, 1984, the composite basket of currencies was adjusted to include the Pound Sterling, Deutsche Mark, Japanese Yen, French Franc and the Netherlands Guilder, the US dollar, although nor part of the revised basket, remained as the intervention currency. The United States dollar/Guyana dollar exchange rate was announced weekly. From October 1984 until January 1987, the exchange rate was maintained in the range of G\$4.15 to G\$4.40 per US dollar.

Effective January 19, 1987, the Guyana dollar was devalued to G\$10 to US\$1, effective from April 3, 1989 the Guyana dollar was devalued moving from G\$33 per US\$ to US\$1. On June 15, 1990, the Guyana dollar was devalued from G\$33.00 per US\$ to G\$45.00 per US\$. Transactions for this rate were confined to payments in respect of oil imports and external debt services and proceeds from sugar and rice exports.

On February 21, 1991, the Guyana dollar was devalued from G\$45.00 to US\$ to G\$101.75 thereby unifying the official exchange rate with the market determined rate prevailing at that date. The US dollar continued to be the intervention currency. From February 25, 1991, the exchange rate was fixed on a weekly basis. During the period February to September 1991, the exchange rate was determined by the pervious week free market exchange rate of the Commercial Banks and Non-Bank dealers.

From October 1991, the average weighted daily exchange rate was telegraphic transfers for the three largest Commercial Banks was utilised to determine the exchange rate for the Bank of Guyana daily transactions.

TABLE 9.2(b) Exchange Rate (G\$/US\$)

The end of period exchange rate is the weighted official rate used by the Bank of Guyana for transactions. The period average exchange rate reflects the weighted average rate for the respective periods.

TABLE 9.6: Monthly Average Market Exchange Rate

On March 13, 1990, the authorities established the cambio system for foreign currency transactions. Under the system, transactions in the cambio market were conducted freely with licensed dealers (banks and non-banks) setting the rate at which foreign exchange could be bought and sold. The rates are referred to as the market exchange rates. Data collection for the Euro started in January 2004.

The buying rate is a weighted average of the purchase rates of all licensed foreign exchange dealers for the month.

The selling rate is a weighted average of the sales rates of all licensed foreign exchange dealers for the month.

The mid-rate is the average buying and selling rates of all licensed foreign exchange dealers. The rate is based on transactions in foreign notes only.

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